Go further with our $3,000 cashback^ for emergency service workers

Home loans for those who serve

6.10% p.a.^
Owner-occupier variable rate

6.10% p.a.*
Comparison rate

- $0 establishment fee
- $0 ongoing or annual fees
- Min. $350k loan amount and LVR less than 80%
- Member-owned bank supporting those who serve

Apply now

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BankVic
For police, emergency and health workers

^ Eligibility criteria: (a) Eligibility for this offer is limited to new and current BankVic members* who refinance a home loan or purchase property and submit a loan application from 15 June 2026. (b) To qualify for the $3,000 cashback offer, your new loan must be drawn down or funded for an amount of at least $350,000. (c) The loan must be settled and fully funded within 180 days of unconditional approval issued whilst this offer is available. (d) The loan must be fully drawn and settled and have a loan-to-value ratio (LVR) of 80% or less as per BankVic's credit policy. (e) This offer is available for eligible owner-occupier and investor loans. (f) A cashback may be paid for each eligible mortgaged property offered as new security to BankVic, provided the lending associated with that property meets the minimum eligible loan amount of $350,000. Where lending is structured across multiple loan accounts or split loans, those amounts may be assessed together for the purpose of determining eligibility. (g) Only one cashback will be paid per eligible new mortgaged property. Where multiple eligible mortgaged properties are offered as new security to BankVic, a separate cashback may be paid for each eligible property, even where the lending is structured across multiple split loan accounts. (h) Split and supplementary loans against one security will be eligible for one cashback only. (i) This includes FastRefi and construction loans to be fully settled and all progressive drawdowns should be completed. (j) Bridging loans will be assessed for cashback eligibility based on the residual debt or the end loan amount, in accordance with BankVic's credit policy. (k) The cashback proceeds will be paid into a BankVic transaction or savings account within 8 weeks of full loan drawdown or settlement. This account must be in the same name/s as the home loan account. If no instructions are received from the borrower/s, the cashback proceeds will alternatively be credited to the loan account. (l) This offer is available until further notice and BankVic may vary or cease this offer at any time. (m) All loan applications are subject to lending and approval criteria. (n) For a limited time, eligible investor home loan applications may receive a waiver of the $600 establishment fee for the Special Offer Investor Variable Rate. Exclusions: (a) This offer excludes internal refinances or rewrites and other loan purposes and is not compatible with any other cashback offer issued by BankVic. (b) If you have received cashback in the past from BankVic, you may not be eligible for this offer.

*For the purposes of this offer, BankVic members include emergency, health and government workers and immediate family. Comparison rate warning. This comparison rate is for the principal and interest repayment variant and is true only for the example given any may not include all fees and charges. Different terms, fees and other loan amounts might result in a different comparison rate. Comparison rates for our home loans are based on a new loan for a property purchase secured by a freehold property located within the metropolitan areas and associated costs. The rate has been calculated on a loan amount of $150,000 over a term of 25 years. Police Financial Services Limited ABN 33 087 651 661 - trading as BankVic. AFSL and Australian Credit Licence 240293. 06.26 TB-1870