# Middle Program Terms & Conditions

01/11/2026, Version 1.0

These Middle Program Terms & Conditions (**T&Cs**) set out the terms and conditions that apply to the earning of Everyday Rewards points through the Middle Program (**Program**) offered by Middle Technology Australia Pty Ltd ACN 649 575 315, Australian Credit Licence 536443 (**Middle** or **we/us/our**) to eligible customers (**you/your**) and to promotional offers made available in connection with the Program.

By submitting an inquiry in connection with the Program, or by earning Everyday Rewards points under the Program, you are deemed to have accepted these T&Cs.

The specific terms and conditions that apply to the promotional offer (**Offer**) we offer you from time to time are set out in the offer details presented to you (**Offer Details**). These T&Cs should be read together with the Offer Details.

Separate terms and conditions govern your use of the Middle Platform, as well as the Everyday Rewards program operated by Woolworths. These T&Cs should be read in conjunction with those terms. These T&Cs will prevail over those other terms to the extent of any inconsistency.

Capitalised words have a special meaning and are defined at the end of these T&Cs or in the clauses in which they are used.

If you have any questions regarding these T&Cs, the Offer or your ability to earn Everyday Rewards points through the Program, please contact help@middle.finance

## 1 Eligibility and participation in the Program

### Eligibility and linking your Everyday Rewards membership

1.1 To be eligible to participate in the Program, you must first submit an inquiry to us in relation to the Program. Once we have verified your contact details as part of booking an appointment for you with a broker, you may participate in the Program on the terms of the Offer for a period of 24 months from that date (**Program Offer Period**).

1.2 To be eligible to earn Everyday Rewards points under the Program for an Eligible Facility:

(a) you must be a member of the Everyday Rewards program operated by Woolworths at the time you apply for the Eligible Facility;

(b) you must have successfully linked your Everyday Rewards membership to the Eligible Facility prior to the settlement date of the Eligible Facility in accordance with the Program requirements and our instructions regarding how to link your Everyday Rewards membership to an Eligible Facility;

(c) the facility must not:

(i) be a variation to an existing loan, including but not limited to a principal increase (top-up), repricing, product switch, change to repayment type or frequency, change to loan term, change to borrowing entity, change to authority to operate, or addition, removal or substitution of security;

(ii) be a standalone bridging only loan that does not result in or lead to a longer term home loan; or

(iii) involve the refinance of a loan that has previously been established under the Program and for which you have received Everyday Rewards points within the preceding 24 months; and

(d) you must satisfy any other eligibility criteria set out in these T&Cs and the Offer Details.

1.3 If a facility is not eligible under the Program, you may still choose to deal directly with the broker introduced to you via the Middle Platform in relation to that facility. Any such engagement will be directly between you and the broker and will be outside the Program and not subject to these T&Cs, and the facility will not be eligible for Everyday Rewards points or subject to any of the terms that apply under the Program.

**Earning Everyday Rewards points on multiple Eligible Facilities**

1.4 You may earn Everyday Rewards points under more than one Eligible Facility, provided that each separate Eligible Facility independently satisfies the eligibility criteria set out in these T&Cs and the Offer Details.

**Crediting your nominated Everyday Rewards account with Everyday Rewards points**

1.5 All Everyday Rewards points earned by you across your Eligible Facilities will be credited to your nominated Everyday Rewards account.

1.6 You can nominate only one Everyday Rewards account to receive Everyday Rewards points under the Program.

1.7 If there are multiple borrowers with separate Everyday Rewards accounts under an Eligible Facility, you must nominate one Everyday Rewards account to receive Everyday Rewards points under the Program.

**Updating your nominated Everyday Rewards account**

1.8 You may update your nominated Everyday Rewards account at any time in accordance with the Program requirements.

1.9 Any change to your nominated Everyday Rewards account will only apply to future Everyday Rewards points earned under the Program and will not affect Everyday Rewards points previously credited to your formerly nominated Everyday Rewards account.

**Loss of eligibility**

1.10 We may suspend or terminate your ability to earn Everyday Rewards points in connection with the Program without giving you advance notice if:

(a) you engage in conduct that, in our reasonable opinion, is unsatisfactory or inconsistent with the purpose or intent of the Program; or

(b) your Everyday Rewards account is suspended or closed.

1.11 If we suspend or terminate your ability to earn Everyday Rewards points in the above circumstances, we will act reasonably and notify you promptly (which may be after the suspension or termination has taken effect).

**Suspension or termination of the Program**

1.12 Acting reasonably, we may suspend or terminate the Program at any time. We will endeavour to provide reasonable notice of any such suspension or termination, but we reserve the right to suspend or terminate the Program immediately without notice if we consider it reasonably necessary to protect our legitimate business interests.

## 2 Earning Everyday Rewards points

2.1 Subject to these T&Cs and the Offer Details, you are eligible to earn Everyday Rewards points for Eligible Facilities.

**Settlement Rewards**

2.2 You are entitled to earn Everyday Rewards points on settlement of each Eligible Facility (**Settlement Rewards**). The number of Settlement Rewards you may earn will be specified in the Offer Details and will be based on the Eligible Loan Balance of the Eligible Facility at the time the corresponding Lender Commission is paid.

2.3 The applicable Settlement Rewards will be credited to your nominated Everyday Rewards account within 120 days of settlement of your Eligible Facility.

**Anniversary Rewards**

2.4 In addition to Settlement Rewards, you may be entitled to earn Everyday Rewards points on each annual anniversary of the settlement date of each Eligible Facility (**Anniversary Rewards**) for the first five years of the relevant Eligible Facility provided that the relevant Eligible Facility has not been discharged, refinanced, repaid or otherwise closed. The number of Anniversary Rewards you may earn will be specified in the Offer Details and will be based on the Eligible Loan Balance of the Eligible Facility as at the relevant annual anniversary date.

2.5 The applicable Anniversary Rewards will be credited to your nominated Everyday Rewards account within 120 days of the relevant annual anniversary date.

2.6 If you have dealt directly with the lender for a variation or internal refinance of a facility and have not arranged this through the broker introduced to you via the Middle Platform in relation to that facility, you will no longer be eligible to earn Anniversary Rewards in relation to that facility.

2.7 Acting reasonably, we may vary these T&Cs as they apply to Anniversary Rewards, including the number of Everyday Rewards points you may earn as Anniversary Rewards, during the term of an Eligible Facility by providing you with reasonable notice in writing.

## 3 Crediting of Everyday Rewards points earned under the Program

3.1 Everyday Rewards points earned under the Program will only be credited to your nominated Everyday Rewards account after we have confirmed your eligibility for the points.

3.2 Everyday Rewards points earned under the Program cannot be sold, transferred or assigned by you to any other person or Everyday Rewards account.

3.3 Once Everyday Rewards points have been credited to your nominated Everyday Rewards account, those points are subject to the Woolworths Everyday Rewards terms and conditions (including any expiry, forfeiture or other conditions imposed by Woolworths). We assume no responsibility for any actions of Woolworths in connection with your Everyday Rewards account or any Everyday Rewards points credited to your account under the Program.

3.4 Everyday Rewards points will not be credited to your Everyday Rewards account if doing so would increase your Everyday Rewards points balance above the maximum permitted amount specified in the Woolworths Everyday Rewards terms and conditions. In these circumstances, Woolworths may:

(a) direct you to reduce your Everyday Rewards points balance so that the Everyday Rewards points can be credited to your Everyday Rewards account; or

(b) make other arrangements to provide you with a reward of equal value.

## 4 Reversals of Everyday Rewards points

4.1 We may, at our discretion, withhold, reverse or otherwise recover any Everyday Rewards points credited to your Everyday Rewards account under the Program in connection with an Eligible Facility in circumstances where:

(a) the Everyday Rewards points were credited to your Everyday Rewards account due to a mistake or error; or

(b) we reasonably consider that you have engaged in fraud, abuse or gaming of the Program.

4.2 If we withhold, reverse or otherwise recover any Everyday Rewards points earned under the Program in accordance with clause 4.1, we will notify you promptly and provide you with reasons for the reversal or recovery.

## 5 General provisions

**Changes to these T&Cs**

5.1 We may make changes to these T&Cs at any time. If we make any changes to these T&Cs, we will act reasonably and we provide at least 14 days' notice of the changes.

**Dealing with rights and obligations under these T&Cs and the Offer**

5.2 We may assign, novate or transfer our rights and obligations under these T&Cs and/or the Offer to any person without prior notice to you or your consent. You may not assign, novate or transfer your rights and obligations under these T&Cs or the Offer to any person.

**Tax implications**

5.3 We accept no responsibility for any tax implications that may arise from the earning and crediting of Everyday Rewards points under the Program, and you are solely responsible for any tax liability arising from your participation in the Program.

**Communications about these T&Cs and the Offer**

5.4 Subject to any applicable laws, we may give any notice, statement or other document connected to these T&Cs and/or the Offer via the Middle Platform or in any other way agreed by you.

**Governing law and enforceability of these T&Cs and the Offer Details**

5.5 These T&Cs and the Offer Details are governed by and construed in accordance with the laws of New South Wales. The parties submit to the non-exclusive jurisdiction of the courts of New South Wales.

5.6 If any provision of these T&Cs and/or the Offer Details is or becomes illegal, unenforceable or void in any relevant jurisdiction, it may be severed for the purposes of that jurisdiction without affecting the enforceability of the other provisions.

## 6 Definitions

**Eligible Facility** means a loan secured by real property and regulated under the *National Consumer Credit Protection Act 2009* (Cth) entered into that:

(a) has been established under the Program; and

(b) satisfies the eligibility criteria set out in these T&Cs and the Offer Details.

**Eligible Loan Balance**, in respect of an Eligible Facility, means the outstanding loan balance of the Eligible Facility, excluding any amounts held in an offset account or sub-account linked to the Eligible Facility.

**Everyday Rewards** means the Everyday Rewards customer loyalty program operated by Woolworths.

**Lender Commission** means the initial upfront commission paid by a credit provider to us (directly or indirectly by your mortgage broker or their aggregator) in respect of an Eligible Facility. Lender Commission is usually paid in the month following the settlement of a loan.

**Middle Platform** means the information technology platform operated by us through which the Program is accessed.

**Woolworths** means Woolworths Group Limited ABN 88 000 014 675 and its related bodies corporate associated with the Everyday Rewards program.