

# \$20,000 Buy and Win T1 Promotion

## Conditions of Entry

1. By entering this **Promotion**, Entrants agree to abide by these Conditions of Entry.
2. The Promoter is Insurance Australia Limited ABN 11 000 016 722 (IAL) trading as CGU Insurance of Tower 2, 201 Sussex Street, Sydney New South Wales, 2000. Telephone (02) 92929892.
3. The Promotion commences at 9am AEDT on Monday 12 November 2018 and closes at 9pm AEDT on Sunday 9 December 2018 (**Promotion Period**).
4. An **Entrant** is any Australian resident aged 18 years of age and over. Employees and directors of the Promoter, Participating Partners and its related companies, their immediate families, and retailers, suppliers and agencies associated with the Promotion are ineligible to be Entrants.
5. Entrants (being the first named insured on a policy) will be automatically entered into the Promotion when they successfully purchase a new Qualifying Policy from a **Participating Partner** over the phone, in person at a Participating Partner's branch or via a Participating Partner's website (**Entry**). Whether an insurance policy is issued and on what terms, is subject to normal underwriting criteria and practices.

Entries are deemed to be received at the time of receipt into the Promoter's database. The Promoter is not responsible for any delay in, or failure of, transmission which causes an Entry not to be received within the Promotion Period. Incomplete, indecipherable or illegible Entries will be deemed invalid.

Should an Entrant not wish to be automatically entered into the Promotion, they should contact the Promoter by telephone on (02) 92929892.

6. There will be 3 Participating Partners in the Promotion.
  - (a) Australian Central Credit Union Ltd ABN 11 087 651 125 trading as People's Choice Credit Union
  - (b) Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL / Australian Credit Licence 237879
  - (c) HBF Health Limited ABN 11 126 884 786

7. A **Qualifying Policy** is:

- (a) Comprehensive Car Insurance;
- (b) Third Party Fire and Theft Car Insurance;
- (c) Third Party Property Damage Car Insurance;
- (d) Accidental Damage Buildings Insurance;
- (e) Accidental Damage Contents Insurance;
- (f) Accidental Damage Combined Buildings and Contents Insurance;
- (g) Listed Events Buildings Insurance;
- (h) Listed Events Contents Insurance;
- (i) Listed Events Combined Buildings and Contents Insurance;
- (j) Fundamentals Buildings Insurance;
- (k) Fundamentals Contents Insurance;
- (l) Fundamentals Combined Buildings and Contents Insurance;
- (m) Landlords Residential Property Insurance; or,
- (n) Travel Insurance.

To be eligible for an Entry into the Promotion, the Qualifying Policy must be either paid immediately in full or, if a Qualifying Policy is 'pay-by-the-month', direct debit details must be provided.

8. Renewing policies are excluded from the Promotion.
9. The following products are also excluded from the Promotion:
  - (a) Comprehensive Motorcycle Insurance;
  - (b) Comprehensive Trailer Insurance;
  - (c) Comprehensive Horse Float Insurance;
  - (d) Third Party Fire and Theft Motorcycle Insurance;
  - (e) Third Party Property Damage Motorcycle Insurance; and,
  - (f) any other insurance product offered by the Participating Partner that is not a Qualifying Policy.
10. The **Prize** is one (1) x **\$20,000 Visa Debit Card**. Use of the Visa Debit Card is subject to the Universal Gift Card [Terms and Conditions](#). One (1) Winner will be drawn in accordance with clause 11.
11. The **Prize Draw** will be conducted from 2.00pm AEDT at MDSA, Level 2, 40 Yeo Street, Neutral Bay, NSW 2089 on Thursday 13 December 2018. The first valid Entry drawn in the Prize Draw will be the Winner.
12. For an Entry to be considered valid in any particular Prize Draw, the Entrant's Qualifying Policy must be current, i.e. not already cancelled or lapsed, at the time of that Prize Draw.

13. Winners will be notified by writing within two days of the applicable Prize Draw and will receive written confirmation within fourteen days with details of how to claim their Prize and the date by which they must claim their Prize (**Prize Claim Date**). Winners will have their names published in The Australian newspaper on Monday, 17 December 2018.
14. If the Prize is unclaimed by the Prize Claim Date and:
  - (a) the Winner is a New South Wales or South Australian resident, subject to any directions from a regulatory authority, the Promoter may conduct a further draw three months after the Prize Draw on Wednesday 13 March 2019 at the same time and location as the Prize Draw, in order to distribute any unclaimed Prize and they will be contacted by telephone and in writing within two business days of the draw and provided with details on how to claim their Prize. The Winner will also be announced in The Australian newspaper on Wednesday 20 March 2019; or,
  - (b) the Winner is a Victorian, Australian Capital Territory, Queensland, Western Australian, Tasmanian or Northern Territory resident, subject to any directions from a regulatory authority, the Promoter may conduct a further draw on Wednesday 16 January 2019 at the same time and location as the Prize Draw, in order to distribute any unclaimed Prize, and they will be contacted by telephone and in writing within two business days of the draw and provided with how to claim their Prize. The Winner will also be announced in The Australian newspaper on Wednesday 23 January 2019.

**(Unclaimed Prize Draw).**

15. All Prize values are in Australian dollars. Prizes will only be distributed in Australia, and all components of the Prizes are not transferable and cannot be exchanged for cash or otherwise.
16. The Promoter's decision is final and binding and no correspondence will be entered into.
17. The Promoter reserves the right, at any time, to verify the validity of Entries and Entrants and to disqualify any Entrant who submits an Entry that is not in accordance with these Conditions of Entry or who tampers with the Entry process, including the cancelling and repurchasing of the same policy.
18. The Promoter is not liable for any loss, damage or personal injury suffered or sustained as a result of, in connection with, or arising out of the Promotion or taking a Prize and Entrants release the Promoter from any such liability.
19. The Promoter is not liable for any additional costs associated with the taking of a Prize and any expense incurred beyond the specified Prize will be the responsibility of the Winner.
20. If for any reason this Promotion is not capable of running as planned, including but not limited to fraud or causes beyond the control of the Promoter or anything which corrupts or affects the administration, security, fairness, integrity or proper conduct of this Promotion, the Promoter reserves the right in their sole discretion to cancel, terminate, modify or suspend the Promotion, at any time, subject to any directions from a regulatory authority.
21. The Promoter will collect, use and disclose personal information provided by Entrants in accordance with its Privacy Policy available at <http://www.cgu.com.au/insurance/privacy-security>
22. Entrants agree and consent to the Promoter:
  - (a) using and disclosing the Entrant's personal information for the purposes of conducting the Promotion, redeeming the Prize and any other matter connected to or incidental to the Promotion;
  - (b) using the Entrant's personal information for the purposes of carrying out marketing, planning, product development or promotional campaigns, in any media including email and SMS, unless an Entrant otherwise withdraws their consent to the use of their information in this manner; and
  - (c) using the Entrant's name, likeness, image and/or voice (including photograph, film and/or recording) in any media for an unlimited period without remuneration for the purpose of promoting the Promotion and for any other purpose at the Promoter's sole discretion.
23. Authorised under NSW Permit Number LTPS/18/28757, ACT Permit Number TP18/01973, SA Licence Number T18/1797.

# \$20,000 Buy and Win T2 Promotion

## Conditions of Entry

1. By entering this **Promotion**, Entrants agree to abide by these Conditions of Entry.
2. The Promoter is Insurance Australia Limited ABN 11 000 016 722 (IAL) trading as CGU Insurance of Tower 2, 201 Sussex Street, Sydney New South Wales, 2000. Telephone (02) 92929892.
3. The Promotion commences at 9am AEDT on Monday 12 November 2018 and closes at 9pm AEDT on Sunday 9 December 2018 (**Promotion Period**).
4. An **Entrant** is any Australian resident aged 18 years of age and over. Employees and directors of the Promoter, Participating Partners and its related companies, their immediate families, and retailers, suppliers and agencies associated with the Promotion are ineligible to be Entrants.
5. Entrants (being the first named insured on a policy) will be automatically entered into the Promotion when they successfully purchase a new Qualifying Policy from a **Participating Partner** over the phone, in person at a Participating Partner's branch or via a Participating Partner's website (**Entry**). Whether an insurance policy is issued and on what terms, is subject to normal underwriting criteria and practices.

Entries are deemed to be received at the time of receipt into the Promoter's database. The Promoter is not responsible for any delay in, or failure of, transmission which causes an Entry not to be received within the Promotion Period. Incomplete, indecipherable or illegible Entries will be deemed invalid.

Should an Entrant not wish to be automatically entered into the Promotion, they should contact the Promoter by telephone on (02) 92929892.

6. There will be 17 Participating Partners in the Promotion.
  - (a) B&E Ltd. ABN: 32 087 652 088 trading as Bank of Us
  - (b) The Rock – A division of MyState Bank Limited ABN 89 067 729 195 (MyState)
  - (c) Defence Bank Limited ABN 57 087 651 385
  - (d) Police Financial Services Limited ABN 33 087 651 661 trading as BankVic
  - (e) Victoria Teachers Limited ABN 44 087 651 769 trading as Bank First
  - (f) MyState Bank Limited ABN 89 067 729 195 (MyState)
  - (g) Queensland Country Credit Union Limited ABN 77 087 651 027
  - (h) The Capricornian Ltd ABN 54 087 650 940
  - (i) Summerland Financial Services Limited ABN 23 087 650 806 trading as Summerland Credit Union
  - (j) Warwick Credit Union ABN 98 087 651 116
  - (k) Horizon Credit Union Limited ABN 66 087 650 173
  - (l) Community First Credit Union Limited including Northern Beaches Credit Union (a division of Community First Credit Union Limited) ABN 80 087 649 938
  - (m) Coastline Credit Union Limited ABN 88 087 649 910
  - (n) Central West Credit Union Limited ABN 67 087 649 885 (CWCU)
  - (o) Maitland Mutual Building Society Limited ABN 94 087 651 983 (The Mutual)
  - (p) Regional Australia Bank Ltd ABN 21 087 650 360
  - (q) Sydney Credit Union Ltd ABN 93 087 650 726
7. A **Qualifying Policy** is:
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  - (b) Third Party Fire and Theft Car Insurance;
  - (c) Third Party Property Damage Car Insurance;
  - (d) Accidental Damage Buildings Insurance;
  - (e) Accidental Damage Contents Insurance;
  - (f) Accidental Damage Combined Buildings and Contents Insurance;
  - (g) Listed Events Buildings Insurance;
  - (h) Listed Events Contents Insurance;
  - (i) Listed Events Combined Buildings and Contents Insurance;
  - (j) Fundamentals Buildings Insurance;
  - (k) Fundamentals Contents Insurance;
  - (l) Fundamentals Combined Buildings and Contents Insurance;
  - (m) Landlords Residential Property Insurance; or,
  - (n) Travel Insurance.

To be eligible for an Entry into the Promotion, the Qualifying Policy must be either paid immediately in full or, if a Qualifying Policy is 'pay-by-the-month', direct debit details must be provided.

8. Renewing policies are excluded from the Promotion.
  9. The following products are also excluded from the Promotion:
    - (g) Comprehensive Motorcycle Insurance;
    - (h) Comprehensive Trailer Insurance;
    - (i) Comprehensive Horse Float Insurance;
    - (j) Third Party Fire and Theft Motorcycle Insurance;
    - (k) Third Party Property Damage Motorcycle Insurance; and,
    - (l) any other insurance product offered by the Participating Partner that is not a Qualifying Policy.
  10. The **Prize** is one (1) x **\$20,000 Visa Debit Card**. Use of the Visa Debit Card is subject to the Universal Gift Card [Terms and Conditions](#). One (1) Winner will be drawn in accordance with clause 11.
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    - (b) the Winner is a Victorian, Australian Capital Territory, Queensland, Western Australian, Tasmanian or Northern Territory resident, subject to any directions from a regulatory authority, the Promoter may conduct a further draw on Wednesday 16 January 2019 at the same time and location as the Prize Draw, in order to distribute any unclaimed Prize, and they will be contacted by telephone and in writing within two business days of the draw and provided with how to claim their Prize. The Winner will also be announced in The Australian newspaper on Wednesday 23 January 2019.
- (Unclaimed Prize Draw).**
15. All Prize values are in Australian dollars. Prizes will only be distributed in Australia, and all components of the Prizes are not transferable and cannot be exchanged for cash or otherwise.
  16. The Promoter's decision is final and binding and no correspondence will be entered into.
  17. The Promoter reserves the right, at any time, to verify the validity of Entries and Entrants and to disqualify any Entrant who submits an Entry that is not in accordance with these Conditions of Entry or who tampers with the Entry process, including the cancelling and repurchasing of the same policy.
  18. The Promoter is not liable for any loss, damage or personal injury suffered or sustained as a result of, in connection with, or arising out of the Promotion or taking a Prize and Entrants release the Promoter from any such liability.
  19. The Promoter is not liable for any additional costs associated with the taking of a Prize and any expense incurred beyond the specified Prize will be the responsibility of the Winner.
  20. If for any reason this Promotion is not capable of running as planned, including but not limited to fraud or causes beyond the control of the Promoter or anything which corrupts or affects the administration, security, fairness, integrity or proper conduct of this Promotion, the Promoter reserves the right in their sole discretion to cancel, terminate, modify or suspend the Promotion, at any time, subject to any directions from a regulatory authority.
  21. The Promoter will collect, use and disclose personal information provided by Entrants in accordance with its Privacy Policy available at <http://www.cgu.com.au/insurance/privacy-security>
  22. Entrants agree and consent to the Promoter:
    - (a) using and disclosing the Entrant's personal information for the purposes of conducting the Promotion, redeeming the Prize and any other matter connected to or incidental to the Promotion;
    - (b) using the Entrant's personal information for the purposes of carrying out marketing, planning, product development or promotional campaigns, in any media including email and SMS, unless an Entrant otherwise withdraws their consent to the use of their information in this manner; and
    - (c) using the Entrant's name, likeness, image and/or voice (including photograph, film and/or recording) in any media for an unlimited period without remuneration for the purpose of promoting the Promotion and for any other purpose at the Promoter's sole discretion.
  23. Authorised under NSW Permit Number LTPS/18/28758, ACT Permit Number TP18/01974, SA Licence Number T18/1796.