

Rev up your life! Win one of four \$2,500 cash prizes
Promotion Terms and Conditions

Instructions on how to enter and prize form part of these terms and conditions.

Section 1: General Information

1. **Promoter:** Queensland Country Bank Limited (ABN 77 087 651 027 AFSL/Australian Credit License 244 533) trading under the registered business name of 'Queensland Country', 333 Ross River Road, Aitkenvale QLD 4814. The Promoter can be contacted on 1800 075 078.
2. **Promotion Period:** The Promotion will commence at 12.00am on Monday, 4 August 2025 and will close at 11.59pm on Sunday, 28 September 2025.
3. **Eligibility:** To be eligible to enter the Promotion, entrants must satisfy the following criteria:
 - (a) purchase a new eligible insurance policy issued by Insurance Australia Limited ABN 11 000 016 722 (IAL) trading as CGU Insurance of Level 13, Tower Two, Darling Park, 201 Sussex Street, Sydney, NSW, 2000 ('CGU') ('eligible policy') from any branch of the Promoter, including the Promoter's Contact Centre, during the Promotion Period,
 - (b) be aged 18 years and over during the Promotion Period and a resident of Queensland;
 - (c) continue to hold the eligible policy after the 21-day cooling off period has expired and pay the first installment or full payment of the policy;
 - (d) Consent to the publication of the winner's name (first name and last initial) and images by the Promoter across various media channels, including but not limited to the following:
 - i. the Promoter's website
 - ii. the Promoter's Facebook page
 - iii. print and other media publications produced by the Promoter or under the authorisation of the Promoter
 - iv. other social media, websites and print, including, but not limited to: newsletters, e-newsletters, displays, reports, marketing collateral, presentations at the Promoter's discretion and authority;
 - v. Other documents as the Promoter directs.
 - (e) not be a director, employee or an ***immediate family member*** of a director or employee, of the Promoter, its related entities, or CGU
 - (f) not be a prize winner of a previously drawn round of the promotion; and
 - (g) agree to the terms and conditions of this Promotion.

For the purpose of clause 3(e) ***immediate family member*** includes your spouse or partner, your (or your spouse's) children, parents or other relatives, provided these live permanently with you.

4. **Eligible policies:** The requirements under Clause 3 are satisfied when the new CGU insurance policy purchased comprises of one of the following products:
 - (a) Comprehensive Plus CGU Car Insurance
 - (b) Comprehensive CGU Car Insurance
 - (c) Comprehensive Basic CGU Car Insurance
5. **Ineligible policies:** The requirements under Clause 3 are not satisfied when the new CGU Insurance policy purchased is for business assets.
6. **Entry conditions:** A person will automatically be entered in the Promotion by satisfying all eligibility criteria. A person may elect not to enter the Promotion by informing the Promoter in writing. This right may be exercised under this clause 6 either at the time of purchase of an eligible policy or by writing to the Promoter at the address provided in clause 1 before the closing date of the Promotion.
7. **Prize details:** There are four (4) prizes comprising of one (1) \$2,500 cash.

Total individual prize value is \$2,500. Total combine prize \$10,000

The prize will be redeemed by the Promoter delivering the prize to the Prize Winner's nominated bank account within seven to ten (7-10) business days

8. Draw details: The Prize Winners will be determined by random draw which will take place at 10.00am on Monday, 20 October 2025 at the Promoter's Head Office at the address provided in clause 1. The first entrant drawn from each draw who satisfy the eligibility criteria will receive a prize.
9. Collection details: The Prize Winners will be notified by phone or email no later than 4.00pm on Monday, 20 October. The Prize Winners will be required to claim their prize by 4.00pm on Wednesday, 22 October 2025:
10. Re-draw details: A re-draw will be conducted by the Promoter at 10.00am on Thursday, 23 October 2025 at the address provided in Clause 1, in respect of the prize remaining unclaimed by the period provided in Clause 9.

The prize winner will be determined under this Clause 10 by random draw of all entrants who satisfy the eligibility criteria.

11. Prize non-transferable: The prize is non-transferable and cannot be taken in any other form.
12. Taxation & Financial Implications:
In entering this Promotion entrants undertake to obtain their own advice in respect to any taxation or other financial implications which may arise in consequence of receiving the prize.
13. Release: To the extent permissible by law, you release the Promoter, the Promoter's related entities, or Insurance Australia Limited (IAL) trading as CGU Insurance or its respective directors, officers, employees and agents from any causes of action, loss, liability, damage, personal injury, expense (including any claim for legal expenses), cost or charge sustained or in any way incurred by you (including any indirect or consequential loss) in connection with your participation in the Promotion and the prize package.
14. Force Majeure: The Promoter will not be responsible or liable for any loss, cost or damage arising out of any act, omission, failure or delay by the Promoter which is due to an act of god, riots, acts of terrorism, storms, fire, any labour or industrial dispute, any strike, and other acts which are not reasonably within the control of the Promoter including any event relating to the COVID-19 virus.
15. Lost or delayed communications: The Promoter will not be responsible for any delayed, lost or misdirected mail or any other communication.
16. Privacy Notice: In participating in this Promotion entrants agree to the lawful collection, use and disclosure of their personal information as authorised under the Privacy Act 1988 and in accordance with the Promoter's privacy policy. During the course of the Promotion, personal information will be collected by the Promoter in order to determine an entrant's eligibility to enter the Promotion and to award the prize. As part of this process personal information will be provided to third parties. All information will be treated in accordance with the promoter's privacy policy, a copy of which can be obtained from www.queenslandcountry.bank or any branch of the promoter.

The Promoter may contact the prize winner to obtain permission to use their name and image for any promotional activities following the Promotion and/or to invite them to enter other promotions conducted by the Promoter. The Promoter will not disclose entrants' personal information to third parties without their permission.

Entrants are able to request access to their personal information collected by the Promoter during the Promotion by contacting the Promoter:

- a. In person at any branch of the Promoter
- b. By phone call to 1800 075 078
- c. By email to info@queenslandcountry.bank
- d. In writing to: Privacy Officer, Queensland Country Bank Limited, PO Box 679, Aitkenvale QLD 4814.

17. Program Interruption: The Promoter, in its sole discretion, reserves the right to cancel, suspend, terminate or modify the Promotion if fraud, technical failures or any other factor beyond the Promoter's reasonable control adversely affect the Promoter's ability to conduct the Promotion as described in these terms and conditions.

18. Queensland Country Bank Limited ABN 77 087 651 027, AFSL 244 533 acts under its own AFSL and under an agreement with the issuer Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722, AFSL 227681. Any advice provided is general advice only and does not take into account your individual objectives, financial situation or needs ("your personal circumstances"). Before using this advice to decide whether to purchase a product, you should consider your personal circumstances and the relevant the Product Disclosure Statement and Target Market Determinations from www.queenslandcountry.bank.