

'Focus on experience, we'll help do the rest'
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 Licence 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 Tuesday, 2 April 2024 and will close at 11.59pm on Monday, 20 May 2024.
3. **Eligibility:** To be eligible to enter the Promotion, entrants must satisfy the following criteria:
 - (a) Take out an eligible CGU Travel Insurance policy issued by Zurich Australian Insurance Limited (ABN 13 000 296 640, AFSL 232 507), arranged and administered by Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241 713), and promoted and distributed 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) 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.
 - (d) not be a director, employee or an **immediate family member** of a director or employee, of the Promoter, its related entities, CoverMore or CGU Insurance
 - i. For the purpose of clause 3(d) **immediate family member** includes your spouse or partner, your (or your spouse's) children, parents or other relatives, provided these live permanently with you.
 - (e) Winner/s must be able to come into a Branch to load the Cash Passport in AUD.
 - (f) agree to the terms and conditions of this Promotion.
4. **Eligible policies:** 'Eligible insurance policy' for the purposes of clause 3(a) is the following product:
 - (a) International Comprehensive Plan (single or annual multi-trip)
 - (b) International Essentials Plan (single trip)
 - (c) Domestic Comprehensive Plan (single or annual multi-trip)
 - (d) Domestic Essentials Plan (single trip)
5. **Ineligible policies:** The requirements under Clause 3 are not satisfied when the CGU Travel Insurance policy is for business.
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. The Prize :

Four (4) **Cash Passport™ Platinum Mastercard® (“Cash Passport”)** each with \$2,500 AUD loaded (“the Prize”).

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

Mastercard Prepaid Management Services Australia Pty Ltd (ABN 47 145 452 044, AFSL 386 837) arranges for the issue of the Cash Passport™ Platinum Mastercard® (“Cash Passport”) in conjunction with the issuer, EML Payment Solutions Limited (“EML”) (ABN 30 131 436 532, AFSL 404131). You should consider the Product Disclosure Statement for the Cash Passport available at www.cashpassport.com.au before deciding to acquire the product. Any advice does not take into account your personal needs, financial circumstances or objectives and you should consider if it is appropriate for you. The Target Market Determination for this product can be located at www.cashpassport.com.au. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

Prize Conditions:

- The Prize must be taken as offered and cannot, whether in whole or in part, be transferred or exchanged, except at the Promoter’s sole discretion. All other expenses associated with the Prize is the responsibility of the winner. It is a condition of accepting the Prize that the winner must comply with the conditions of use, eligibility, terms and conditions of the Prize and the Prize supplier’s requirements, including but not limited to, the Product Disclosure Statement.
- By accepting the Prize, you agree to participate in and co-operate as required with all reasonable marketing activities relating to the Prize including but not limited to being interviewed or photographed. The Promoter reserves the right to use your comments, image and name for advertising and publicity purposes in any media, including but not limited to national newspapers, magazines, radio, television and online, in perpetuity without compensation.
- In determining the Prize winner, the Promoter’s decision is final, and no correspondence will be entered into.

8. Draw details: The Prize Winners will be determined by two random draws taking place at 10.00am on Tuesday, 23 April 2024 and Tuesday, 21 May 2024 at the Promoter’s Head Office at the address provided in clause 1. The first two entrants drawn who satisfy the eligibility criteria in Clause 3 will receive a prize on each draw date.

Eligible Travel Insurance policy holders will receive one entry into a draw. The draw entered is determined by the date the policy was taken out (not the travel dates) see below:

Draw	Campaign period	Draw date
1	Tuesday, 2 April – Monday, 22 April	Tuesday, 23 April 2024
2	Tuesday, 23 April – Monday, 20 May	Tuesday, 21 May 2024

9. **Collection details:** The Prize Winners will be notified by phone or email no later than 4.00pm on Tuesday following each morning draw. The Prize Winners will be required to claim their prize by 4.00pm on:

Draw	Campaign period	Date to claim prize by
1	Tuesday, 2 April – Monday, 22 April	Friday, 26 April 2024
2	Tuesday, 23 April – Monday, 20 May	Thursday, 23 May 2024

The winner will be required to go to a Queensland Country Bank branch in person, to collect the Prize. The winner will be required to provide to the branch their passport or drivers licence and proof of a residential address in Australia in order to redeem the Prize.

10. **Re-draw details:** A re-draw will be conducted by the Promoter at 10.00am on the below dates at the address provided in Clause 1, in respect any prize remaining unclaimed by the period provided in Clause 9:

Draw	Campaign period	Re-Draw date
1	Tuesday, 2 April – Monday, 22 April	Monday, 29 April 2024
2	Tuesday, 23 April – Monday, 20 May	Friday, 24 May 2024

The prize winner will be determined under this Clause 10 by random draw of all entrants who satisfy the eligibility criteria in Clause 3.

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 Mastercard, the Promoter, the Promoter's related entities, Zurich Australian Insurance Limited, Cover-More Insurance Services Pty Ltd and 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 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. CGU Travel Insurance is issued by Zurich Australian Insurance Limited (ABN 13 000 296 640, AFSL 232507) (ZAIL). Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFSL 241713) acts under a binder authority from ZAIL. Cover-More will administer the policies and arrange for the issue of insurance on behalf of ZAIL. Cover-More has authorised Insurance Australia Limited (ABN 11 000 016 722; AFSL 227681) trading as CGU Insurance to distribute the product. Queensland Country Bank Limited ABN 77 087 651 027 AFSL 244 533 distributes the product under a contract with CGU. Mastercard Prepaid Management Services Australia Pty Ltd (ABN 47 145 452 044, AFSL 386 837) arranges for the issue of the Cash Passport™ Platinum Mastercard® ("Cash Passport") in conjunction with the issuer, EML Payment Solutions Limited ("EML") (ABN 30 131 436 532, AFSL 404131). Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. Any advice is general advice only and does not take into account your individual objectives, financial situation or needs. Before using this advice to decide whether to purchase CGU Travel Insurance, you should consider your personal circumstances, relevant TMDs, Cover-More Combined FSG/PDS and Cash Passport PDS available at queenslandcountry.bank and cashpassport.com.au.