

CGU Insurance - Protect what matters, win what helps. Win one of six \$2,000 cash prizes
Terms and Conditions

Section 1: General Information

1. Promoter:

Queensland Country Bank Limited (**QCB**) (ABN 77 087 651 027), Level 1, 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 (AEST) on Thursday, 1 October 2026 and will close at 11.59pm (AEST) on Thursday, 31 December 2026. Entries must be received by the Promoter within this period to be eligible.

3. Eligibility Criteria:

To be eligible to enter the Promotion, entrants must satisfy the following criteria:

3.1 Eligible Persons

- a) Be an individual who is aged 18 years or over;
- b) Be a current resident of Queensland, Australia;
- c) Satisfy the following entry method:

Purchase or Hold an Eligible Insurance Policy

Purchase or hold an 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:

- (a) Eligible policies: The requirements under Clause 3 are satisfied when the CGU insurance policy purchased or held comprises of one of the following products:

Building and Contents Insurance:

- 'Building Plus';
 - 'Building Standard';
 - 'Contents Plus'
 - 'Contents Standard; or
- Landlords Insurance (Building and/or Contents)

- (b) 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;
- (c) Continue to hold the eligible policy upon closure of the Promotion Period, namely 11.59pm (AEST) on Thursday, 31 December 2026.
- (d) Eligible insurance policies must be purchased through a Queensland Country Bank Contact Centre agent, Branch Staff Member or via the Queensland Country Bank website.
- (e) agree to these Terms and Conditions.

3.2 Excluded Persons

The following persons are not eligible to enter the Promotion:

- a) directors, officers, employees and contractors of:
 - Queensland Country Bank Limited
 - Insurance Australia Limited under the CGU Brand
 - any agency, supplier or company directly associated with the administration of the Promotion
- b) the Immediate Family Members of any person listed in clause 3.2(a).

For the purposes of these Terms and Conditions, **Immediate Family Member** means a spouse, de facto partner, parent, child, sibling or any other family member residing at the same residential address as the relevant person.

3.3 Promotional Activity and Prize Acceptance

As a condition of accepting the Prize, the winners must:

- a) consent to the Promoter publishing their first initial, surname and postcode and image for promotional and publicity purposes in connection with the Promotion, without additional compensation;
- b) consent to the collection, publication, reproduction, use and communication of their name and image and promotional content by the Promoter for promotional, marketing, publicity and related purposes in any media or format, whether now known or developed in the future, including but not limited to:
 - (i) websites, social media channels, applications, digital platforms, e-newsletters, newsletters and other online communications;
 - (ii) print publications, magazines, newspapers, brochures, flyers, reports, presentations, displays, signage, marketing collateral and promotional materials;
 - (iii) media releases, public relations materials, communications, documents and publications produced, published, distributed or authorised by the Promoter or Insurance Australia Limited trading as CGU;
 - (iv) any other advertising, promotional, commercial, educational or corporate communications used or published by the Promoter or Insurance Australia Limited trading as CGU, or by their respective authorised partners, sponsors, agencies and service providers.

3.4 Acceptance of Terms

By purchasing or holding an eligible insurance policy, each entrant acknowledges that they have read, understood and agree to be bound by these Terms and Conditions.

4. Ineligible policies:

The requirements under Clause 3 are not satisfied when the CGU Insurance policy purchased is for business asset/s.

5. Entry conditions and Verification/Disqualification:

5.1 Entry conditions

- a) Entrants who satisfy the Eligibility Criteria set out in Clause 3 will be automatically entered into the Promotion.

- b) A person may elect not to enter the Promotion by informing the Promoter in writing. This right may be exercised under this clause 5 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.
- c) Each entrant is responsible for ensuring that all information submitted to the Promoter is true, accurate and complete.
- d) Each eligible policy in effect during the Promotion Period constitutes one entry into the Promotion, up to a maximum of six (6) entries per entrant.

5.2 Verification and Disqualification

- a) The Promoter reserves the right, at any time, to verify the validity of entries and the eligibility of entrants, including by requesting proof of identity, age and place of residence.
- b) The Promoter may, in its sole discretion, disqualify any entrant who it reasonably believes has:
 - (i) breached these Terms and Conditions;
 - (ii) tampered with the entry process; or
 - (iii) engaged in unlawful, misleading, deceptive or improper conduct that may compromise the fair and proper conduct of the Promotion.
- c) Without limitation, entries generated through automated means, scripts, bots, artificial intelligence tools or any other system designed to circumvent the intended entry process may be declared invalid.
- d) The Promoter may, acting reasonably, accept or reject any entry containing an error or omission.
- e) In the event of a dispute concerning the identity of an entrant, the Promoter reserves the right to determine the entrant's identity in its sole discretion.
- f) If a dispute arises regarding the conduct of the Promotion, the Promoter will consider any information provided by the entrant and determine the matter acting reasonably and in accordance with applicable law.
- g) A failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
- h) The Promoter reserves all rights to take any lawful action and pursue any remedy available to it in respect of any breach of these Terms and Conditions.

6. Prize Details (“the Prize”)

There are six (6) prizes each consisting of \$2,000 cash.

a) Total individual prize value is \$2,000. Total prize pool value is \$12,000. The prize will be paid by electronic funds transfer to the Prize Winner's nominated Australian bank account within seven to fourteen (7-14) business days from the date of prize acceptance.

b) An entrant may receive multiple entries into the Promotion but is only eligible to win one (1) Prize. If an entrant is drawn more than once, only the first valid draw will stand, and a reserve entry will be selected in respect of any subsequent draw.

7. Draw details

- a) Six (6) winners will be determined by a random draw from all eligible entries received during the Promotion Period.
- b) The draw will take place at 10:00am (AEST) on Wednesday, 27 January 2027 at the Promoter's office located at Level 1, 333 Ross River Road, Aitkenvale QLD 4814.

- c) The draw will be conducted using a random electronic selection process. Records of the draw will be retained by the Promoter.
- d) The Promoter may draw and record reserve entries in order at the time of the original draw. Reserve entries may be selected as the winner where a winning entry is deemed invalid, a winner is ineligible, or the Prize is otherwise forfeited or unclaimed.

8. Winner Notification and Collection details:

- a) The winner will be notified by telephone and/or email using the contact details provided in their entry.
- b) Reasonable attempts will be made to contact the winners by 4:00pm (AEST) on Friday, 29 January 2027.
- c) The winner must confirm acceptance of the Prize and provide any information reasonably requested by the Promoter by 4:00 pm (AEST) Friday, 5 February 2027 of being notified as the winner, or such later date approved by the Promoter. Failing which the Prize may be deemed forfeited and an alternative winner selected.
- d) The winner's first initial, surname, postcode and image may be published on the Promoter's website, social media channels and/or other promotional materials within 30 days of the draw. The winner consents to such publication by accepting the Prize.

9. Unclaimed Prize Draw:

- a) If the Prize remains unclaimed at 10:00am (AEST) on 8 February 2027, the Promoter may conduct an Unclaimed Prize Draw at 11:00am (AEST) on 8 February 2027 at the Promoter's office located at Level 1, 333 Ross River Road, Aitkenvale QLD 4814.
- b) Any winner selected in the Unclaimed Prize Draw must satisfy the Eligibility Criteria in Clause 3.

10. Prize Conditions:

Except as expressly stated in these Terms and Conditions, the Prize, or any unused portion of the Prize, is not transferable or exchangeable.

11. Taxation & Financial Implications

Entrants should obtain their own independent taxation, financial and legal advice regarding any implications arising from the acceptance of the Prize.

12. Release:

To the maximum extent permitted by law, entrants release and hold harmless the Promoter, the Promoter's related entities, Insurance Australia Limited (IAL) trading as CGU Insurance, and each of their respective directors, officers, employees, contractors 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, except to the extent caused by the negligence, fraud or wilful misconduct of those parties.

13. Consumer Rights:

Nothing in these Terms and Conditions excludes, restricts or modifies any rights or remedies available under the *Competition and Consumer Act 2010* (Cth) or any other applicable law that cannot lawfully be excluded, restricted or modified.

14. Force Majeure

The Promoter will not be responsible for any delay or failure to perform its obligations under these Terms and Conditions where such delay or failure results from events beyond its reasonable control, including, but not limited to, Acts of God, natural disasters, fire, flood, storm, industrial disputes, acts of terrorism, riots or government action.

15. Lost or delayed communications:

The Promoter is not responsible for any lost, late, delayed, misdirected, incomplete or incorrectly submitted entries or communications due to technical disruptions, network congestion or any other reason beyond the Promoter's reasonable control.

16. Social Media Disclaimer

This Promotion is in no way sponsored, endorsed, administered by, or associated with Meta, Facebook, Instagram, TikTok, X (formerly Twitter) or any other social media platform through which the Promotion may be advertised or promoted.

17. Privacy Notice:

- a) The Promoter collects personal information in order to conduct and administer the Promotion, verify eligibility, contact entrants and award the Prize.
- b) Personal information may be disclosed to third parties assisting with the administration of the Promotion, including contractors, service providers, Prize suppliers and promotional partners.
- c) The Promoter will collect, use and disclose personal information in accordance with the *Privacy Act 1988* (Cth), the Australian Privacy Principles and the Promoter's Privacy Policy.
- d) Failure to provide requested personal information may result in an entrant being unable to participate in the Promotion or claim the Prize.
- e) All entries become the property of the Promoter. Some of the Promoter's service providers may be located overseas or utilise cloud-based storage solutions. As a result, personal information may be disclosed to, or stored in, countries including the United States of America, United Kingdom, Serbia, Singapore, India, Indonesia, South Africa, France, Germany, Brazil, Sweden and Ireland.
- f) The Promoter's Privacy Policy is available at:
<https://www.queenslandcountry.bank/help-info/privacy-policy/>

The Privacy Policy outlines how individuals may access, update or correct their personal information, and how to make a complaint regarding the handling of personal information.

For privacy enquiries, please contact:

Privacy Officer
Queensland Country Bank Limited
PO Box 679
Aitkenvale QLD 4814
Phone: 1800 075 078
Email: privacy@queenslandcountry.bank

18. Program Interruption:

If, for any reason beyond the Promoter's reasonable control, the Promotion is not capable of running as planned, including due to fraud, technical failures or any other cause affecting the administration, security, fairness, integrity or proper conduct of the Promotion, the Promoter reserves the right, subject to any applicable laws, to cancel, terminate, modify or suspend the Promotion.

Information you need to know: 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