

**'Rain, Hail or Shine!'**  
**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 Monday, 2 November 2020 and will close at 11.59pm on Sunday, 28 February 2021.
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 388 George Street, Sydney, NSW ('CGU') ('eligible policy') from any branch of the Promoter, including the Promoter's Contact Centre, during the Promotion Period, or;
  - (b) Renew an expiring eligible insurance policy issued by Insurance Australia Limited ABN 11 000 016 722 (IAL) trading as CGU Insurance of 388 George Street, Sydney, NSW ('CGU') ('eligible policy') from any branch of the Promoter, including the Promoter's Contact Centre, during the Promotion Period
  - (c) continue to hold a valid eligible policy and have met all financial commitments due and payable under the eligible policy at the time of the draw (i.e. the eligible policy must be current and paid in full or, if the eligible policy is 'pay-by-the-month', direct debit details must be provided, at the time of the draw.);
  - (d) be aged 18 years and over during the Promotion Period and a resident of Queensland;
  - (e) not be a director, employee or an **immediate family member** of a director or employee, of the Promoter, its related entities, or CGU; and
  - (f) agree to the terms and conditions of this Promotion.

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.

4. **Eligible policies:** The requirements under Clause 3 are satisfied when the new or existing CGU insurance policy purchased comprises any of the following products:
  - (a) Building Insurance (also known as Home Insurance)
  - (b) Contents Insurance
  - (c) Combined Home and Contents Insurance
  - (d) Landlords Residential Property 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) prize comprising of one (1) **\$2,500 MyQueensland.com.au (ABN: 54 113 281 726) holiday travel vouchers.**

Total individual prize value is \$2,500.00.

The prize will be redeemed by the Promoter delivering the prize to the Prize Winner's nominated email address on the eligible insurance policy.

- 1) Vouchers are to be used against the published packages found at [www.myqueensland.com.au](http://www.myqueensland.com.au). To make a booking using your voucher please call 1300 850 151 you must quote a valid voucher identification number to be able to redeem for a holiday package.
- 2) Voucher terms and conditions form part of the full terms and conditions that can be found at [www.myholidaycentre.com.au](http://www.myholidaycentre.com.au).
- 3) Vouchers should be treated like cash, lost or stolen vouchers will not be replaced or refunded.
- 4) Vouchers are personal to the individual receiving them and can only be redeemed by that individual.
- 5) Vouchers are not refundable after purchase, any amounts not used in 1 transaction will remain as a credit.
- 6) Vouchers are valid for 36 months from date of purchase. Expired vouchers are non-refundable in whole or part. Once expired, vouchers are no longer valid and will not be honoured.
- 7) Existing vouchers or credits cannot in any circumstances be used to purchase vouchers in full or as part-payment
- 8) Your Voucher may only be used to make purchases up to the initial Voucher value. If you wish to make a purchase for an amount that exceeds the Voucher value or the Remaining Voucher Value, you must pay the excess using another payment method. Where a trip paid using vouchers is cancelled, if any refund is due, will be refunded onto a new voucher.
- 9) Vouchers cannot be cancelled once they are issued except if voided by My Queensland, if their value is used or if they expire.
- 10) Vouchers may not be used for payment of credit or retailer accounts. Personal information collected in relation to your Voucher will be handled in accordance with My Queensland's Privacy Policy which is available at [www.myholidaycentre.com.au](http://www.myholidaycentre.com.au). The laws of Queensland, Australia apply to these terms and conditions and any disputes arising in relation to them

8. Draw details: The Prize Winner will be determined by random draw with one draw per month taking place during the promotional period. The prize draws will take place at 12.00pm on:
  - (a) Draw one: Monday, 7 December 2020
  - (b) Draw two: Monday, 11 January 2021
  - (c) Draw three: Monday, 8 February 2021
  - (d) Draw four: Monday, 8 March 2021at 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 Winner will be notified by phone or email by 5.00pm on Friday following each draw. The Prize Winner will be sent instructions via phone or email on how to collect their prize. The Prize Winners will be required to claim their prize by 5.00pm on:
  - (a) Draw one: Friday, 18 December 2020
  - (b) Draw two: Friday, 22 January 2021
  - (c) Draw three: Friday, 19 February 2021
  - (d) Draw four: Friday, 18 March 2021

10. Re-draw details: A re-draw will be conducted by the Promoter at:

- (a) Draw one: 9.00am on Monday, 21 December 2020 at the address provided in Clause 1, in respect of the prize remaining unclaimed by the period provided in Clause 9.
- (b) Draw two: 9.00am on Monday, 25 January 2021 at the address provided in Clause 1, in respect of the prize remaining unclaimed by the period provided in Clause 9.
- (c) Draw three: 9.00am on Monday, 22 February 2021 at the address provided in Clause 1, in respect of the prize remaining unclaimed by the period provided in Clause 9.
- (d) Draw four: 9.00am on Monday, 22 March 2021 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 not redeemable for cash and cannot be taken in any other form.
- 12. Release: To the extent permissible by law, you release the Promoter, CGU, the Promoter's related entities, 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.
- 13. Force Majeure: The Promoter and CGU 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.
- 14. Lost or delayed communications: The Promoter and CGU will not be responsible for any delayed, lost or misdirected mail or any other communication.
- 15. 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.qccu.com.au](http://www.qccu.com.au) 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](mailto:info@queenslandcountry.bank)
- d. In writing to: Privacy Officer, Queensland Country Bank Limited, PO Box 679, Aitkenvale QLD 4814.

16. 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.

17. Queensland Country Bank Limited ABN 77 087 651 027 AFSL 244533 acts under its own Australian Financial Services Licence and under an agreement with the insurer, Insurance Australia Limited ABN 11 000 016 722 AFS Licence no. 227681 trading as CGU Insurance. CGU Home and Contents Insurance, Landlords Residential Property Insurance are issued by CGU. You can get a Product Disclosure Statement (PDS) for any of these products from any office of Queensland Country Bank or from [www.queenslandcountry.bank/](http://www.queenslandcountry.bank/). You should consider the PDS in deciding whether to buy or hold the relevant products.