

'Happy car, happy life'
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, 18 July 2022 and will close at 11.59pm on Wednesday, 31 August 2022.
3. **Eligibility:** To be eligible to receive a **\$100 eGift Card**, you ('the new policy holder') 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) 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) provide a valid email address to send the e-gift card to at the end of the cooling off period;
 - (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(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 the following product:
 - (a) Comprehensive 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. **Promotional offer:**
 - (a) A person who fulfills the eligibility criteria in Clause 3 is eligible to receive one (1) \$100 eGift Card for each new eligible policy purchased within the promotion period
 - (b) The eGift cards are issued by Unified Incentives Pty Ltd trading as GiftPay ABN 53 153 818 427 and may be used at an EFTPOS terminal or online where accepted by the merchant
 - (c) Some businesses may not accept gift cards
 - (d) eGift card recipients are subject to the Unified Incentives Pty Ltd trading as GiftPay Gift Card [terms of service](#)

8. Collection details:
 - (a) eGift cards will be emailed to the recipients to the email address recorded by the Bank and CGU. The recipient can then add the eGift card to their digital wallet. Note the eGift Card will be sent from a GiftPay email address.
 - (b) Issue of the eGift card is subject to the eligibility requirements in Clause 3 having been satisfied
9. Prize non-transferable: The prize is non-transferable and not redeemable for cash and cannot be taken in any other form.
10. 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.
11. 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.
12. Lost or delayed communications: The Promoter and CGU will not be responsible for any delayed, lost or misdirected mail or any other communication.
13. 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 gift card. 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 eligible recipients 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.
14. 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.
 15. 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 AFSL. 227681 trading as CGU Insurance. CGU Home and Contents Insurance, Motor Vehicle Insurance and 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. You should consider the PDS and TMD in deciding whether to buy or hold the relevant products.