

**Allianz Win a Hamilton Island Getaway with your Home, Motor or Landlord Insurance
("Promotion")**

1. Information on how to enter the Promotion and the prizes form part of these Terms and Conditions. Participation in this Promotion is deemed acceptance of these Terms and Conditions.
2. The Promotion commences at 12.00 am on 08 April 2019 and closes at 11.59 pm on 31 May 2019 ("Promotion Period"). All references to times recorded throughout these Terms and Conditions are a reference to the local time in Sydney, New South Wales.
3. The promoter is Allianz Australia Insurance Limited (ABN 15 000 122 850) of Level 12, 2 Market Street, Sydney, NSW, 2000, telephone number 132 664 ("Promoter").
4. Entry into the Promotion is only open to Australian residents aged 18 years or over ("Eligible Customer").
5. Employees (and their immediate families) of the Promoter, and employees of Participating Partners (as defined below) agents and agencies associated with this Promotion, are ineligible to enter the Promotion. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or first cousin.
6. The Promoter reserves the right to verify the eligibility of each entrant (including their identity, age and place of residence) and the validity of each entry and to disqualify any person who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of this Promotion. Further, any contact details provided incorrectly may be deemed by the Promoter as an invalid entry. Errors and omissions may be accepted at the Promoter's sole discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
7. If there is a dispute as to the identity of an Eligible Customer, the Promoter reserves the right, in its sole discretion, to determine the identity of the Eligible Customer.

8. Financial institutions participating in this Promotion (each a “Participating Partner”) are as follows:

- Auswide Bank Ltd ABN: 04 087 652 060 ASFL: 239686
- Australian Unity ABN: 30 087 652 079 AFSL: 237994
- Bank Australia Limited ABN: 21 087 651 607 AFSL: 238431
- Police Credit Union Ltd ABN: 30 087 651 205 AFSL: 238991
- Credit Union South Australia Ltd ABN: 36 087 651 232 ASFL: 241066

The following financial institutions are also participating in this Promotion, and for the purpose of this Promotion, will together form one (1) “Participating Partner”, except for the purpose of entry (as per clause 10 below) in which they will each be considered a “Participating Partner”:

- Ray White Pty Ltd ABN: 95 105 230 046 ASFL: 234708
- Loan Market ABN: 89 105 230 019 AFSL: 390222.

9. For the purposes of this Promotion, the term “Eligible Policy” means:

- Allianz Home Insurance (Buildings and/or Contents); or
- Allianz Landlord Insurance (Buildings and/or Contents); or
- Allianz Motor Insurance (Comprehensive)

10. To enter, individuals must purchase a new Eligible Policy through a Participating Partner during the Promotion Period. The Eligible Policy will be deemed purchased when the Promoter receives full payment of the annual policy premium or the first instalment of premium if paying by the month. For the entry to be and remain valid, the Eligible Policy must not be lapsed or cancelled at the time the prizes are drawn at 11.00 am on 17 June 2019. An Eligible Customer shall receive one (1) automatic entry into the draw for each Eligible Policy purchased by them during the Promotion Period. Variations to existing policies are excluded from this Promotion.

11. In addition to the above, the Promoter will make a once off donation on behalf of each Participating Partner to a preselected charity of their choice, as follows:

Participating Partner	Charity
Auswide Bank	Smith Family
Bank Australia	Smith Family
Police Credit Union	Smith Family
Ray White Insurance and Loan Market	Orange Sky
Australian Unity	Smith Family
Credit Union South Australia	St Johns Youth Services

Each once off donation consists of \$5,000, which will be paid to the charity by electronic funds transfer into the charity's nominated bank account at the conclusion of the Promotion Period. There will be a maximum of \$30,000 donated.

12. There will be one (1) draw conducted for the entries received from each Participating Partner, for a total of six (6) draws. The draws will take place at Anisimoff Legal, Suite 5, Erina Plaza, 210 Central Coast Highway, Erina NSW 2250 on 17 June 2019 at 11am. The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn. Winners will be notified in writing and via telephone within two (2) business days of the draw and their names will be published in the Australian newspaper on 24 June 2019.
13. The Promoter's decision is final and no correspondence will be entered into.
14. The first valid entry drawn in each Participating Partner draw will each win their choice of a Family Trip to Hamilton Island for two (2) adults and two (2) children (under the age of 12 years old) **OR** a Couples Trip to Hamilton Island for two (2) adults, each valued up to \$5,000 depending on the point of departure.

Each prize includes:

- Return Economy class flights from the prize winner's nearest Australian State capital city to Hamilton Island, Australia, including checked luggage and taxes;
- Return private airport transfers from Hamilton Island airport to Hamilton Island accommodation; and
- Five (5) nights' accommodation on Hamilton Island, Australia in a minimum 4 star hotel, twin share.

In addition to the above, the Couples Trip to Hamilton Island will include a 2.5 hour Panorama Seaplane Tour of Whitehaven Beach and The Great Barrier Reef.

15. Except otherwise stated, spending money, meals, taxes, insurance, transfers and transport to and from accommodation, items of a personal nature, in-room charges and all other ancillary costs are not included. The prize (or part of the prize) is subject to booking availability and may only be available during a specified time of the year.
16. It is the prize winner's, and their companion(s), personal responsibility to ensure that they have valid documentation, including but not limited to valid passports, visas, and health requirements, which meet the requirements of immigration and other government authorities at every destination. Any fines, penalties,

- payments or expenditures incurred as a result of such documents not meeting the requirements of those authorities will be the sole responsibility of the prize winner and their companion(s).
17. During the entire duration of the prize, a nominated parent or legal guardian must accompany any person under 18 years of age. The prize winner (and their companion(s)) must depart from and return to the same departure point and travel together. Exact venue accommodation provided for will be determined by the Promoter in its absolute discretion. Frequent flyer points will not form part of the prize. Itinerary to be determined by the Promoter in its absolute discretion. The prize winner (or their companion(s)) may be required to present their credit card at the time of accommodation check-in.
 18. Prizes are subject to the standard terms and conditions of individual prize and service providers.
 19. Subject to the unclaimed prize draw clause, if for any reason a winner does not redeem a prize (or an element of the prize) by the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited.
 20. The total value of the prizes to be awarded in this Promotion is up to \$30,000.
 21. If a prize winner forfeits the prize or a prize remains unclaimed, the Promoter will conduct a redraw, subject to any directions from a regulatory authority, following the same procedure as the original draws. Any redraws will take place at 11.00 am on 17 September 2019, at the same place as the original draws. The prize winners, if any, will be notified in writing and by telephone within two (2) business days of the draw and their names will be published in The Australian newspaper on 24 September 2019. In the event that this redrawn prize winner is not eligible, the Promoter will conduct a redraw until the prize is awarded (subject to any further regulatory directions).
 22. The prizes are not exchangeable. A prize may be transferred to a prize winner's immediate family, but cannot be transferred to other persons. In the event of a dispute, the decision of the Promoter is final and binding and no correspondence will be entered into. If any prize is unavailable for any reason at any time, subject to State Legislation and any written directions from a regulatory authority, the Promoter reserves the right to substitute that prize with another prize of equal or greater value and the relevant prize winner will be notified accordingly.
 23. Each entrant consents to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the

- purpose of promoting this Promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
24. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion, as appropriate.
 25. Liability for any tax (other than fringe benefits tax) arising out of participation in this Promotion (including acceptance of a prize) is the sole responsibility of the Eligible Customer. Eligible Customers should seek independent financial advice in this regard.
 26. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("**Non-Excludable Guarantees**"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Promotion.
 27. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; or (e) taking of or participation in a prize.
 28. As a condition of accepting the prize, each prize winner must sign any legal documentation as and in the form required by the Promoter and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.

29. Privacy Notice: Entry is conditional on providing the requested personal information. By entering this Promotion, each entrant consents to the retention, use and disclosure of their personal information by the Promoter in the following ways:

- for the purposes of conducting the Promotion and any matter connected to the Promotion;
- if the entrant is a prize winner in this Promotion, for publicity purposes in any media for an unlimited period without remuneration, compensation or prior notice to the entrant;
- in addition to any use that may be outlined above, sending the entrant publications and communications about events, promotions, products and services. This includes distributing marketing material for goods and services offered by the Promoter, its related bodies corporate and businesses which have arrangements with the Promoter or its related bodies corporate. Each entrant agrees that communications may be sent to them by post, email and SMS.

The Promoter may disclose personal information to third parties for the above purposes, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. For the purpose of conducting this Promotion and sending offers and information to each entrant, the Promoter will not disclose the entrant's personal information to entities outside of Australia.

For further details about how we handle personal information and details about how entrants can request access and correction of their information or complain about a breach of the Australian Privacy Principles, please see our Privacy Policy which is available at www.allianz.com.au/about-us/privacy. All entries become the property of the Promoter.

30. The Promotion is in no way sponsored, endorsed or administered by or associated with Facebook or Instagram. Entrants completely release Facebook and Instagram from any and all liability relating to the Promotion.

Authorised under:

NSW Permit No. LTPS/19/32504

ACT Permit No. TP19/02832

SA Permit No. T19/295