

Purchase a new Home & Contents, Landlord or Comprehensive Motor policy and get a \$100 eGift card Offer Terms & Conditions

1. Information on how to qualify for the \$100 eGift card Offer form part of these Terms and Conditions. Customers who take up the offer are deemed to have agreed to these Terms and Conditions.
2. The Offer is available from 4th April 2022 to 30th May 2022 ("Offer Period").
3. The Promoter is Auswide Bank Ltd (ABN 40 087 652 060) of 16-20 Barolin St Bundaberg, 1300 138 831 ("Promoter"). Insurance policies are issued by Allianz Australia Insurance Limited (Allianz, ABN 15 000 122 850, "Issuer")
4. The offer is for one (1) \$100 eGift card issued by EML Payment Solutions Limited ABN 30 131 436 532 AFSL 404131 ("Offer").
5. To be eligible for the Offer,
 - Individuals must purchase a new Eligible Policy through Auswide Bank during the Offer Period and provide a valid email address and mobile phone number; and
 - The start date of the Eligible Policy must occur during the Offer Period; and
 - The Eligible Policy must not be lapsed or cancelled at the time the eGift cards are distributed, which will be approximately one month from the end of the Offer Period.
 - Individuals must be Australian residents aged 18 years or over ("Eligible Customer" or "entrant").
6. The Eligible Policy will be deemed purchased when the Issuer receives full payment of the annual policy premium or the first instalment of premium, if paying by the month.
7. For the purposes of this Offer, an "Eligible Policy" is:
 - Allianz/Auswide Bank Home and Contents Insurance (Buildings and/or Contents); or
 - Allianz/Auswide Bank Landlord Insurance (Buildings and/or Contents); or
 - Allianz/Auswide Bank Comprehensive Motor Insurance.
8. Variations and renewals to existing policies are excluded from this Offer.
9. The Offer is limited to one (1) \$100 eGift card per Eligible Policy. If a policy has two (2) or more policy holders, the first policy holder named on the policy schedule will be awarded the \$100 eGift card ("Recipient").
10. The name and email address of the Recipient will be supplied to EML Payment Solutions Limited to enable sending of the eGift card. If you do not wish to take up the Offer, please advise the Promotor by phone.
11. A redemption code for the \$100 eGift card will be sent to the valid email address/mobile phone number provided by the Recipient within 6 weeks of the end of the Offer Period. The redemption code must be used to activate the eGift card within sixty (60) days of the date it

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was issued. The Recipient is responsible for redeeming the eGift card before the expiry date for activation.

12. Terms and Conditions of the applicable retailer will apply to the redeemed eGift Card. The eGift Card is not refundable or redeemable for cash and expired eGift cards cannot be extended or replaced. Redemption of the eGift Cards is managed by EML Payment Solutions Limited ABN 30 131 436 532 AFSL 404131. For more information and terms go to <https://giftcardstore.com.au/product-category/digital-mastercards/>
13. The Promoter reserves the right to verify the identity and eligibility of each entrant, 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 Offer.
14. If this Offer 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 individual; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Offer, as appropriate.
15. The Promoter reserves the right to amend or remove this Offer at any time without notice.
16. Employees (and their immediate families) of the Promoter Auswide Bank and employees (and their immediate families) of participating companies, agents and agencies associated with this promotion are ineligible to take up the Offer. 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, stepsister or first cousin.
17. 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.auswidebank.com.au/privacy. All entries become the property of the Promoter.

18. 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 Offer.

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