

## Win 1 of 5 prizes of a year of Home and/or Contents Insurance\*!

### Terms and Conditions

The Promotion is called "Win 1 of 5 prizes of a year of Home and/or Contents Insurance\*!" (**Promotion**).

1. To be automatically entered into this Promotion, entrants agree to abide by these terms and conditions of Entry (**Terms and Conditions**).
2. The Promoter is Australian Central Credit Union Ltd trading as People's Choice Credit Union (**People's Choice**), ABN 11 087 651 125, Australian Financial Services Licence 244310 of 50 Flinders Street, Adelaide SA 5000. Ph: 13 11 82 (**Promoter**). SA Permit No. T21/667. ACT Permit No. TP21/00713.
3. The Promotion commences at 9:00am, Monday 17 May 2021 Australian Central Standard Time (**ACST**) and closes at 11:59pm, Sunday 27 June 2021 ACST (**Promotion Period**).
4. There are five (5) prizes of a payment of the amount of the premium for 12 months of Home and/or Contents Insurance up to a value of \$2,000 (including GST) for each prize. Winners will receive a payment to the value of the Home and/or Contents Insurance policy, up to a maximum value of \$2,000 (including GST). The total prize pool will have a maximum value of \$10,000 (including GST).
5. The first five (5) valid entries will be drawn by random selection on Wednesday 21 July 2021 at 50 Flinders Street, Adelaide SA 5000 at 11:00am ACST (**Draw**). The Promoter will notify prize winners by telephone within two (2) business days of the Draw at the number held on record for the winners. Winners will receive written confirmation by email within two (2) business days of the Draw with details of how their prize is to be redeemed. In particular, the Promoter will make a direct deposit of the value of the Home and/or Contents Insurance policy (up to a maximum of \$2,000 including GST) for each prize into the winners' nominated bank accounts. Winners will have their names published on the Promoter's website on 28 July 2021.
6. To automatically enter and be eligible to win a prize during the Promotion Period:
  - a) the entrant must:
    - i. be an Australian resident aged 18 years of age and over; and
    - ii. be a member of People's Choice at the time of the Draw; and
    - iii. take out a new CGU Home and/or Contents Insurance policy (**CGU Policy**) through People's Choice, as a single policy holder or as joint policy holders during the Promotion Period; and
    - iv. provide a valid email address at the time of taking out the CGU Policy; and
  - b) the CGU Policy must be valid, have passed the cooling off period of 21 days, and the premium or first instalment of premium due under the CGU Policy must have been paid at the time of the Draw.
7. Employees and contractors of People's Choice are ineligible. Where a policy is held by joint policy holders and one of the holders is an employee or contractor of People's Choice, the other joint holder(s) of that policy will also be ineligible.
8. One (1) entry per policy per person is permitted.
9. Policy renewals are ineligible to win.
10. Whether an entry is valid and eligible will be determined by the Promoter in its absolute discretion. The Promoter reserves the right, at any time, to verify the validity of entries and entrants and to disqualify any entry not in accordance with these Terms and Conditions or any entrant who has tampered with the entry process (including but not limited to tampering by way of use of automated entry software or techniques). Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

11. If there is a dispute as to the identity of the entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
12. The Promoter's decision is final in relation to all matters in this Promotion and no correspondence will be entered into.
13. Where a prize winner is deemed ineligible to win a prize, a redraw will take place on 28 July 2021 at the same time and place as the original Draw, subject to any directions from a regulatory authority. Where a redraw is required, winners' names of the redraw will be published on the Promoter's website within 7 days of the redraw taking place.
14. If a prize (or part of any prize) is unavailable, the Promoter may substitute the prize (or that part of the prize) with an alternative prize of the equal or higher value, subject to any written directions from a regulatory authority.
15. To the greatest extent permitted by law, the Promoter excludes all warranties, representations or guarantees regarding the Promotion and will not be liable for any loss, damage or personal injury whatsoever which is suffered or sustained (including but not limited to indirect or consequential loss) as a result of, in connection with, or arising out of the Promotion, a person's entry being deemed to be invalid, or the taking by a winner of the Prizes. By entering the Promotion, the entrants release and indemnify the Promoter from any such liability. In addition, the Promoter is not liable for any additional costs associated with the taking by a winner of the Prizes and any expense incurred beyond the specified Prize will be the responsibility of the winner.
16. The collection and disclosure of personal information provided in connection with this Promotion will be handled in accordance with the Promoter's Privacy Policy, which adheres to the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. A copy of the Promoter's Privacy Policy is available at [peopleschoicecu.com.au](http://peopleschoicecu.com.au) or on request.
17. Entrants agree and consent to the Promoter using and disclosing the entrant's personal information for the purposes of conducting the Promotion, awarding the Prizes and any other matter connected to or incidental to the Promotion.
18. If for any reason this Promotion is not capable of proceeding in the manner described in these Terms and Conditions, including but not limited to fraud, natural disasters or causes beyond the control of the Promoter, or anything which corrupts or affects the administration, security, fairness, integrity or proper conduct of this Promotion, the Promoter may in its absolute discretion cancel, terminate, modify or suspend the Promotion, at any time, subject to any directions from a regulatory authority.
19. The Promotion is not sponsored, endorsed or administered by, or associated with, Facebook or any other social media platform (**Social Media**). Participants understand and agree that they are providing their information to the Promoter and not to Social Media. By entering this Promotion, each Participant releases any Social Media from any action or claim arising out of the competition. Any questions, comments or complaints regarding this Promotion must be directed to the Promoter, not Social Media. At all times, Participants agree to act in accordance with the relevant Social Media terms of use, including without limitation, the Facebook Statement of Rights and Responsibilities, which can be viewed at [www.facebook.com/terms.php](http://www.facebook.com/terms.php), and other related policies.
20. The Promoter acts under its own Australian Financial Service Licence and under an agreement with the insurance issuer, Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance. You should consider the Product Disclosure Statement (PDS) for an insurance product, available at [peopleschoicecu.com.au](http://peopleschoicecu.com.au) or from any People's Choice branch, before deciding whether to acquire it. Any financial product advice in the PDS has been prepared without taking account of your objectives, financial situation or needs, so before acting on it you should consider the appropriateness of it having regard to those matters.