

## ***“2020 QBE Home Insurance Promotion”***

### **Terms and Conditions**

ABN 11 087 650 315 AFSL/Australian Credit Licence 240399

1. **Promotion:** The Promotion is the “2020 Home Insurance Promotion”. Information on how to participate in the Promotion forms part of these terms and conditions of eligibility.
2. **Promoter:** The Promoter is Orange Credit Union Limited, 288 Summer Street, Orange, NSW, 2800. Phone: 02 6362 4466. QBE insurance policies are issued by QBE Insurance (Australia) Limited. ABN 78 003 191 035, AFS Licence 239545.
3. **Eligible Entrant:** Entry into this Promotion is only open to an individual who is;
  - o aged 18 years or older at the time of entry; and
  - o not a director, manager or employee (or an immediate family member) of the Promoter or its related companies or agencies associated with this Promotion.
4. **Entry:** The Promotion commences at 9:00am AEST on 19/10/2020 and entries close at 4:59pm AEST on 18/12/2020 (“Promotional Period”).  
To enter, the Eligible Entrant must purchase a new Home insurance policy through Orange Credit Union between the Promotional Period to receive a \$150 Visa EFTPOS Gift Card. A maximum of one (1) \$150 Visa EFTPOS Card per eligible new home insurance policy.

#### **Eligible QBE Policies**

5. The Eligible QBE Policy for this promotion is a new home insurance policy.
6. Eligible QBE Home products for this promotion include, QBE Membercare Home Cover, QBE Membercare Home Cover Prestige and QBE Membercare Landlords.
7. This Promotion does not apply to the renewal or endorsements, or alterations of any current QBE policies.
8. The purchase and payment of a new Eligible Policy is deemed to occur when the Member agrees to become bound by the terms of the relevant Eligible Policy, the Member pays for the policy during the Promotional Period, and the policy remains active after the 21 day cooling off period.
9. An agreement by a policyholder to enter a periodic instalment plan for an Eligible Policy is deemed to be payment of that product.
10. The Visa EFTPOS Gift Card will be mailed to the Eligible Entrants’ nominated postal address within 30 days of the first payment of the QBE Insurance Policy after the 21 day cooling off period has expired.
11. The determination of valid participation is at the sole and exclusive discretion of the Promoter.
12. The Promoter’s decision is final, and no correspondence will be entered into.
13. Gift cards are not transferable, exchangeable, or redeemable for cash.

14. The Promoter is not responsible for any variation in the value of the Gift Card (voucher) between the commencement of the Promotion Period and the date of redemption.
15. Any element of any Gift Card that is unused or the winner is unable to accept for any reason will be forfeited and no compensation will be paid in lieu of that element, whether a part or the whole, of the Gift Card.
16. The Promoter accepts no responsibility for any lost or misdirected mail.
17. The Promoter is not responsible for any problem or technical malfunction of any communications network or data storage device or any late, lost, incorrectly submitted, delayed, ineligible, incomplete, corrupted or misdirected entry whether due to error, interruption of electricity supply or transmission of data, or otherwise.
18. The Promoter will not be liable for any loss or damage whatsoever suffered (including but not limited to indirect or consequential loss) or for any personal injury suffered or sustained in connection with redeeming the Gift Card (voucher), except for any liability which cannot be excluded by law.
19. Entry details, including personal information provided by Members, remain the property of the Promoter. The Promoter collects Members' personal information in order to conduct the Promotion and provide its services. It is a condition of this offer that this information is provided. By entering the Promotion the Member agrees that the Promoter may use this information in any media for future promotional, marketing or publicity purposes without any further reference, payment or other compensation to the Member. For more information about how the Promoter may use Members' personal information, please refer to the Promoter's Privacy Policy, which is <https://www.orangeecu.com.au/privacy>

The Promoter reserves the right to cancel the Promotion if it is of the opinion that the Promotion has been interfered with or is not capable of being conducted due to any reason outside of the Promoter's reasonable control and will not be liable for any loss or damage whatsoever which is suffered or sustained as a result.