



Terms and Conditions

2009 BCU Allianz Insurance Giveaway

Information on how the promotion forms part of these conditions of entry. Entries not made in accordance with these conditions will be disqualified.

- 1. Promoter:** Bananacoast Community Credit Union Ltd (BCU) of 14 Cooper Street, Macksville, NSW, 2447. ABN 50 087 649 750 AFSL No. 241077. The promoter can be contacted on 1300 228 228.
- 2. Promotion period:** The promotion will commence at **12.01am on 1 July 2009** and will continue until \$5,000 in rebates has been approved or for a period of three months.
- 3. Entry:** BCU will automatically enter qualifying members on a first come, first served basis. Entry is valid in Australia only.
- 4. Eligibility:** To be eligible to receive a rebate of up to \$500 on your initial home building insurance policy taken through BCU, you must:
 - a) have had a new home loan, minimum \$150k, funded through BCU Murwillumbah or BCU Beaudesert; and
 - b) have had written a new home building insurance policy with Allianz, through BCU Murwillumbah or BCU Beaudesert; and
 - c) have a principal place of residence in Australia excluding South Australia, ACT, Norfolk Island, Christmas Island or the Cocos (Keeling) Islands; and
 - d) be a natural person and not a company or other corporate identity.
- 5. Non-eligibility:** You are not eligible to enter the promotion if:
 - a) you are an employee, or an immediate family member of an employee, of the promoter or its associated entities.
 - b) you take out a home loan to finance the construction of a new home. BCU does not offer building insurance to cover the construction of a new home. This promotion is restricted to those borrowing funds to buy an existing home.
 - c) you are refinancing an existing loan and already have home building cover with Allianz.
- 6. Rebate details:** Rebates will be offered on a first come, first served basis and will be processed at BCU Direct, Gordon Street, Coffs Harbour NSW 2450.
- 7. Prize value:** A total of \$5,000 in rebates will be given away during the course of the promotion, with a maximum of \$500 available to any one eligible entrant.
- 8. Prize details:** A rebate will be given to successful eligible applicants after their Allianz home building insurance policy is written and paid for through BCU to provide cover for a full year.
- 9. General prize conditions:** The prize is subject to the following conditions:
 - a) the prize cannot be transferred or exchanged for cash, and
 - b) if the prize is subject to any tax or other government charge or levy, the winner is liable for payment of such tax, charge or levy. You should seek independent financial advice in this regard as such advice will depend on your circumstances.
- 10. Contacting the prize winner:** The prize winner will be notified by telephone and/or mail by the promoter.
- 11. Winner publicity:** In accepting a rebate awarded in this

promotion, you agree to participate in any publicity arrangements made by or on behalf of the promoter. The promoter shall bear all costs in respect of any arranged publicity which must be conducted at a time and place that is convenient to you.

- 12. Lost or delayed communications:** The promoter will not be responsible for any delayed, lost or misdirected mail or any other communication.
- 13. 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 the these conditions of entry, subject to state regulation. The promoter also reserves the right to award the prize at random from among eligible entries received up to the time of the cancellation or modification.
- 14. Release:** To the extent permissible by law, you release the promoter, its agencies and employees from any causes of action, loss, liability, damage, 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, and if you are a prize winner, through your use of the prize.
- 15. Force majeure:** The promoter 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.
- 16. Disputes:** In the event of a dispute, the decision of the promoter is final and binding on all parties and no correspondence will be entered into.

Privacy Notice

During the course of the promotion, the promoter may collect your personal information, including your name, address, and in the case of prize winners, your photograph. This information will be collected so the promoter is able to conduct the prize draw, to publish the results of the promotion, to publicise the promotion, and in the case of the prize winner, to contact you and/or to arrange for you to receive your prize.

By providing us with your personal information, you are also giving us consent to contact you either by phone, email or post about BCU products and services. This consent continues until you withdraw it which you may do so by ticking the box on the entry form or by contacting us at any time on 1300 228 228. Your personal information will be treated in accordance with our privacy policy which is available on request on our website at www.bcu.com.au or calling 1300 228 228.

Let's talk banking