

bcu Insurance Gift Card Campaign Terms

1. bcu is running a campaign for all Australian residents in which customers could receive a prepaid gift card nominated by us up to \$150 (**Gift Card**).
2. The campaign period starts 8:00am (AEST), 25/04/2022 and ends at 6:00pm (AEST), 30/06/2022 (**Campaign Period**).
3. To be eligible for this campaign you must during the Campaign Period:
 - (a) be an Australian Resident 18 years and over;
 - (b) apply for either a CGU Home, Contents, Landlord or Motor Vehicle Insurance (which includes Car Insurance, Motorcycle Insurance, Caravan Insurance and Boat Insurance) policy with bcu (**Eligible Policy**);
 - (c) be accepted as the insured on the Eligible Policy;
 - (d) not cancel the Eligible Policy during the first 6-week period; and
 - (e) provide bcu a current email address.
4. If you satisfy the criteria in paragraph 3 above and have purchased either a CGU Home, Contents or Landlord Insurance then you will receive a \$150 Gift Card.
5. If you satisfy the criteria in paragraph 3 above and have purchased a CGU Motor Vehicle Insurance then you will receive a \$50 Gift Card.
6. You are ineligible for a Gift Card if:
 - (a) the Eligible Policy is being renewed or when a new qualifying policy is cancelled during its cooling-off period; or during the first 6-week period
 - (b) you are employed by us or one of our contractors, (ie our team) or you are the immediate family member of one of our team.
7. Each Gift Card will be issued electronically by email after a qualifying policy has been purchased and paid for (during the campaign period) and the first 6-week period has passed.
8. Any queries about this campaign need to be directed to bcu.
9. The campaign is promoting identified insurance policies issued by Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance as promoted at our bcu locations. This competition is in no way sponsored, endorsed or administered by CGU, Corporate Prepaid Cards or any media platform used to share any information connected to this campaign. By agreeing to apply for the identified insurance you agree to completely release each of these other organisations from any claims.

10. The competition is based on common sense and fairness. To elaborate on the details the following applies:
- (a) Who is eligible is solely determined by bcu.
 - (b) An Eligible Policy must be purchased through bcu who are in Queensland and New South Wales.
 - (c) The purchase and payment of an Eligible Policy is deemed to occur when you:
 - i. Agree to become bound by the terms of the relevant Eligible Policy; and
 - ii. Pay for the Eligible Policy or enter into a periodic instalment plan for the Eligible Policy, Both of which must occur during the Campaign Period.
 - (d) For information on how to use your Gift Card and other FAQs please follow this link to the Card Supplier: <https://corporateprepaidgiftcards.com.au/>.
 - (e) Conditions for use of a Gift Card apply as stated by the Card supplier and the card must be redeemed before expiry. A Gift Card expiry date is 6 months from it being emailed to you unless a later date is given on the card. The Gift Card cannot be topped up unless expressly agreed to by the Card supplier. Purchases through use of the gift card may be subject to additional terms and conditions imposed by third parties. bcu does not accept any responsibility and is not liable for any additional conditions imposed by third parties as a result of your use of the Gift Card. A breach of those conditions by any person is not our liability. We are not responsible for, and accept no liability in relation to, any loss, damage or claim that may be incurred by you as a result of your decision to accept or use the Gift Card.
 - (f) This offer does not have a cash prize and the card cannot be redeemed for cash. No compensation is given as an alternative to the Gift Card.
 - (g) This offer of a Gift Card cannot be used in conjunction with any other insurance offers available through bcu.
 - (h) Privacy matters to us and we collect information in accordance with our privacy policy <https://www.bcu.com.au/privacy-policy>. We will collect your personal information during this campaign in order to conduct the campaign and provide the Gift Card. It is a condition of our campaign offer that this information is provided. By entering the Promotion, you agree that we may use this information in any media for future promotional, marketing or publicity purposes without any further reference, payment or other compensation to you.
 - (i) Police & Nurses Limited (**bcu**) ABN 69 087 651 876 AFSL/Australian Credit Licence 240701 acts under its own AFSL and under an agreement with the insurer Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance. Any advice given is general only and does not take into account your personal objectives, financial situation or needs. Consider the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMDs) available at bcu.com.au to see if the product is right for you.
 - (j) These terms are governed by the courts in Sydney, NSW.