

BCU Bank Home and Contents Cashback Campaign: Promotion Terms & Conditions

- 1) Police & Nurses Limited ABN 69 087 651 876 (**BCU Bank**) is running a promotion called the “BCU Bank Home and Contents Cashback Campaign” (**Promotion**) in which eligible customers will receive one (1) \$300 cashback payment to a BCU Bank transactional account (**Cashback**) when those eligible customers purchase a new combined CGU Home and Contents Insurance policy through BCU Bank (**Eligible Policy**). This Promotion excludes Building Cover Insurance policies, and Contents Cover Insurance policies purchased separately. The Cashback will be issued by BCU Bank.
- 2) The Promoter is BCU Bank, Australian Financial Services Licence/Australian Credit Licence 240701, Shop 52 Coffs Central Shopping Centre, 35 Harbour Dr, Coffs Harbour, NSW, 2450, telephone 1300 228 228.
- 3) The insurance policies forming part of this promotion are issued by Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance (**CGU Insurance**), Australian Financial Services Licence 227681. CGU Insurance is not the promoter of this promotion, and any queries about the promotion should be directed to BCU Bank.
- 4) The Promotion starts at 8:00am (AEST) on 16 October 2023 and ends at 6:00pm (AEST) on 15 December 2023 (**Promotion Period**).
- 5) To be eligible to receive the Cashback you must:
 - a) during the Promotion Period:
 - i) be a resident of Australia;
 - ii) be 18 years or older;
 - iii) apply through BCU Bank for an Eligible Policy;
 - iv) be accepted by CGU Insurance as the insured party on the Eligible Policy;
 - v) pay either in full or pay at least one instalment for the Eligible Policy; and provide BCU Bank with a current email address; and
 - vi) the primary Eligible Policy holder must have an active BCU Bank transactional account at the time of cashback payment; and
 - b) not cancel the Eligible Policy for a period of at least 6 weeks (42 calendar days) following the date the relevant Eligible Policy insurance cover takes effect, being the Eligible Policy start date (**Six Week Period**),
(together, **Eligibility Criteria**).
- 6) If you satisfy the Eligibility Criteria, you will receive a maximum of one (1) Cashback.
- 7) You are ineligible for a Cashback if:
 - a) you only renew an Eligible Policy instead of purchasing a new one;
 - b) you cancel an Eligible Policy during the Six Week Period;
 - c) you do not pay by your due date any instalments which fall due during the Six Week Period;
 - d) you do not satisfy each of the Eligibility Criteria; or
 - e) you do not hold a BCU Bank transactional account or apply for a BCU Bank transactional account before the Six Week Period expires, following the start date of the Eligible Policy.
- 8) Each Cashback will be issued electronically to the BCU Bank transactional account details you provide within 40 calendar days following the end of the Six Week Period.

- 9) Eligible customers accept the Cashback 'as is' and acknowledge that BCU Bank accepts no liability or responsibility for any tax implications that may arise from or in respect of the Cashback. Eligible customers may need to seek advice from the Australian Tax Office or their own taxation adviser or independent financial advisor as to any tax implications that may arise from receipt of the Cashback.
- 10) The Promotion is promoting the Eligible Policies issued by CGU Insurance as promoted at our BCU Bank locations. This Promotion is in no way sponsored, endorsed or administered by any media platform used to share any information connected to this Promotion. By applying for insurance coverage under an Eligible Policy you agree to completely release each of these other organisations from any claims arising out of this Promotion.
- 11) The Promotion is based on common sense and fairness. To elaborate on the details the following applies:
 - a) who is eligible for a Cashback is determined solely by BCU Bank and the Eligibility Criteria;
 - b) who is eligible for insurance coverage under an Eligible Policy is determined solely by CGU Insurance;
 - c) the Cashback is an electronic payment to a BCU Bank transactional account that cannot be exchanged, and no compensation will be given as an alternative to the Cashback; and
 - d) 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 Cashback, except for any liability which cannot be excluded by law.
- 12) This Promotional offer cannot be used in conjunction with any other insurance offers available through BCU Bank.
- 13) Privacy matters to us and we collect information in accordance with our privacy policy. We will collect your personal information during this Promotion in order to conduct the Promotion, provide your details to CGU Insurance, and provide the Cashback. It is a condition of our Promotion 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. BCU Bank Privacy Policy is available at bcu.com.au.
- 14) BCU Bank acts under its own Australian Financial Services Licence and under an agreement with the issuer CGU Insurance. Any advice provided is general advice only and does not take into account your individual objectives, financial situation or needs ("your personal circumstances"). Before using this advice to decide whether to purchase a product, you should consider your personal circumstances and the relevant Product Disclosure Statement and Target Market Determinations available at bcu.com.au/insurance to see if the product is right for you.