

BCU Bank Home and Contents Insurance Mastercard e-Gift Card

Campaign Terms

1. This **Campaign** is the “BCU Bank Home and Motor Insurance Mastercard e-Gift Card Campaign”.
2. The promoter is **BCU Bank** (a division of Police & Nurses Limited ABN 69 087 651 876, AFSL/Australian Credit Licence 240701, telephone 1300 228 228).
3. The **Campaign Period** starts 8:00am (AEST), 13 May 2024 and ends at 6:00pm (AEST), 30 June 2024.
4. In this Campaign an **Eligible Policy** is a new Home and Contents or Motor Vehicle Insurance policy (which includes Comprehensive Car Insurance, Motorcycle Insurance, Caravan Insurance and Boat Insurance) issued through BCU Bank by **CGU Insurance** (Insurance Australia Limited ABN 11 000 016 722, trading as CGU Insurance).
5. To satisfy the **Eligibility Criteria** for this Campaign you must:
 - (a) during the Campaign Period:
 - i. be an Australian resident, 18 years or over;
 - ii. apply through BCU Bank for an Eligible Policy;
 - iii. be accepted by CGU Insurance as the insured on an Eligible Policy;
 - iv. pay either in full or at least one instalment for the Eligible Policy; and
 - v. provide BCU Bank with a current email address and any other information requested in connection with the Promotion,
 - (b) not cancel the Eligible Policy during any cooling off period or during the **Eight Week Eligibility Period** which is a period of at least eight weeks following the date the cover takes effect, being the policy start date.
6. If you satisfy the Eligibility Criteria and have purchased and commenced CGU Home & Contents Insurance, then you will receive a \$300 Mastercard e-Gift Card. If you satisfy the Eligibility and have purchased CGU Motor Vehicle Insurance, then you will receive a \$100 Mastercard e-Gift Card.
7. You may receive a Mastercard e-Gift Card for each Eligible Policy on which you are the insured that meets the Eligibility Criteria.
8. You do not satisfy the Eligibility Criteria and are not eligible for a Mastercard e-Gift Card if you:
 - (a) only renew an Eligible Policy, not purchase a new one;
 - (b) do not pay by the due date any amounts for an Eligible Policy which fall due during the Eight Week Eligibility Period; or

- (c) do not provide BCU Bank a current email address or other requested information.
9. Mastercard e-Gift Cards will be issued electronically by email [within 30 days] after the Eligibility Criteria has been satisfied. The Mastercard e-Gift Card will be issued through the platform operated by **Corporate Prepaid Cards** (Corporate Prepaid Cards Pty Ltd ABN 25 092 828 772, AFSL 509642). Use of the Mastercard e-Gift Card is subject to terms of service at <https://corporateprepaidgiftcards.com.au/faqs/>
 10. Mastercard e-Gift Cards are not transferable, exchangeable, or redeemable for cash. Mastercard e-Gift Cards must be taken as stated and no compensation will be payable if you are unable to use it as stated. If Mastercard e-Gift Cards are unavailable, for whatever reason, BCU Bank reserves the right to substitute it for an item of equal or greater value.
 11. Eligibility for insurance coverage under an Eligible Policy is determined solely by CGU Insurance. Otherwise, determination of valid participation in this Campaign is at the sole and exclusive discretion of BCU Bank. BCU Bank's decision in relation to meeting the Eligibility Criteria is final, and no correspondence will be entered into except as provided by law or code or as accepted by BCU Bank.
 12. The offer under this Campaign cannot be used in conjunction with any other insurance offers available through BCU Bank.
 13. BCU Bank is not liable for any loss, cost, expense, damage, or liability suffered or incurred by you in connection with this Campaign, the Eligible Policy, or the Mastercard e-Gift Card (except to the extent of the fraud, negligence, or wilful misconduct of BCU Bank, including that of its officers, employees, contractors, or agents). In this Campaign BCU Bank make no representations or warranties as to the quality, suitability, or merchantability of the Eligible Policy or the Mastercard e-Gift Card. Nothing under this clause limits any rights under the *Competition and Consumer Act 2010*.
 14. BCU Bank will collect your personal information during this Campaign in order to conduct the Promotion and provide the Mastercard e-Gift Card. You will not meet the Eligibility Criteria if you do not provide this information. For more information about how BCU Bank may use your personal information, please refer to our Privacy Policy, which is available from BCU Bank or at <https://www.bcu.com.au/privacy>.
 15. CGU Insurance, Corporate Prepaid Cards and any media platform used to share information in connection with the Campaign are not promoters for this Campaign. They do not sponsor, endorse, or administer it. Any queries should be directed to BCU Bank.
 16. Police & Nurses Limited (**BCU Bank**) ABN 69 087 651 876 AFSL 240701 acts under its own AFSL and under an agreement with the issuer Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722, AFSL 227681. 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 the Product Disclosure Statement and Target Market Determinations from <https://www.bcu.com.au/important-documents/target-market-determinations>
 17. These terms are governed by the courts in NSW.