

Terms and Conditions

Campaign Promotion | Switch your home or car insurance policy to QBE and get a **\$100 EFTPOS gift card PLUS** go into the draw to win a **\$5,000 Flight Centre travel voucher**.

1. The Promotion is called “Switch your home or car insurance policy to QBE and get a **\$100 EFTPOS gift card PLUS** go into the draw to win a **\$5,000 Flight Centre travel voucher**.” Information on how to participate in the Promotion forms part of these terms and conditions of eligibility. Participation in the Promotion is deemed acceptance of these terms and conditions of eligibility.
2. The Promoter is **Unity Bank Limited ABN 11 087 650 315 | AFSL/Australian Credit Licence 240399**. Authorised under the following permits: **NSW: LTPS/18/26235 SA:T18/1244**.
3. QBE insurance policies are issued by QBE Insurance (Australia) Limited. ABN 78 003 191 035, AFS Licence 239545.
4. The Promotion Period commences at 9:00 am on 1 August 2018 and closes at 5.00 pm on 31 October 2018.

\$100 EFTPOS gift card Giveaway

1. This Giveaway is open to individuals who: (i) are Australian residents aged 18 years or older at time of entry; and (ii) are existing Members of Unity Bank, Reliance Bank or Bankstown City Unity Bank.
2. This Giveaway is only available with purchases of new QBE Eligible Policies sold by **Unity Bank, Reliance Bank or Bankstown City Unity Bank**.
3. The purchase and payment of a new QBE Building Insurance, Contents Insurance, Home and Contents Insurance, Landlord Insurance and Comprehensive Car Insurance (Eligible Policies) during the Promotion Period entitles the Member to receive one \$100 EFTPOS gift card per policy.
4. This Giveaway does not apply to the renewal of any current QBE policies.
5. 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 Eligible Policy during the Promotion Period, and the Eligible Policy remains active after a 21 day cooling off period.
6. An agreement by a policyholder to enter a periodic instalment plan for an Eligible Policy is deemed to be payment of that product.
7. The determination of valid participation is at the sole and exclusive discretion of the Promoter.

8. The Promoter's decision is final, and no correspondence will be entered into.
9. Eligible policyholders will be notified in writing and their EFTPOS gift card mailed to them within 4 weeks from receipt of the first premium instalment.
10. The EFTPOS gift card is not transferable, exchangeable or redeemable for cash. Any element of any EFTPOS gift card that is unused or the policyholders 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 EFTPOS gift card.
11. The Promoter is not responsible for any variation in the value of the EFTPOS gift card between the commencement of the Promotion Period and the date of redemption.
12. 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 to electricity supply or transmission of data, or otherwise.
13. The Promoter accepts no responsibility for any lost or misdirected mail.

\$5,000 Flight Centre travel voucher Prize Draw

1. This Prize Draw is open to individuals who: (i) are Australian residents aged 18 years or older at time of entry; and (ii) are existing Members of Unity Bank, Reliance Bank or Bankstown City Unity Bank; and (iii) who are not directors, management or employees, or their immediate family members, of the Promoter or its related companies or agencies associated with the Prize Draw ("Eligible Entrant").
2. To enter the Prize Draw, an Eligible Entrant must, during the Promotion Period sign up for a new Eligible Policy sold by Unity Bank, Reliance Bank or Bankstown City Unity Bank.
3. Entry to the Prize Draw is automatic. In the event of a joint insurance policy, both names on the policy will be entered as one entry. Multiple insurance policies will equal multiple entries.
4. All valid entries received during the Promotion Period will be entered into the Prize Draw. The random prize draw will be held at 2.00pm on 29 November 2018 at Level 7, 217 Clarence Street NSW 2000 ("Prize Draw").
5. There is one prize to be won. The first valid entry randomly drawn will win the prize. The prize will be in the form of a \$5,000 Flight Centre travel voucher.
6. The total prize pool is valued at \$5,000 AUD.
7. Any additional costs not expressly stated, but which may be incurred in acceptance and use of a prize, are the responsibility of the winner. This includes but is not limited to taxes, bank charges and any other ancillary costs.
8. No compensation will be payable if a prize winner is unable to take any element of a prize as stated or does not satisfy any conditions of use for any element of the prize, for whatever reason.

9. Other than as expressly stated in these terms and conditions, a prize is non-transferable; except at the Promoter's discretion.
10. The prize winner must still have a valid Eligible Policy with Unity Bank, Bankstown City Unity Bank or Reliance Bank at the time of winning to be a valid winner.
11. The prize winner will be notified within 2 days of the draw by a phone call and email, using the details provided in their policy.
12. The prize notification will include instructions as to how the winner is to claim their prize.
13. The prize will only be awarded following any winner validation and verification that the Promoter requires at its sole discretion.
14. The name of the prize winner will be announced and published on 29 November 2018 on the Promoter's website; www.unitybank.com.au, www.reliancebank.com.au and/or www.bcub.com.au; and will also appear on the Promoter's Facebook business pages; @UnityBankAU, @RelianceBankAU and/or @BankstownCityUnityBank.
15. Subject, where relevant, to any directions given by a relevant gaming authority, if: (i) a prize is not claimed by a winner or the Promoter has been unable (despite reasonable efforts) to successfully contact the winner on or before 4.30pm on 9 December 2018; or (ii) a winner is determined by the Promoter to be ineligible to win the prize in accordance with these conditions, the relevant prize will be forfeited and instead awarded to another Eligible Entrant in a redraw. Any such redraw will be made from a pool of the remaining Eligible Entrants and will take place at 2.00pm on 10 December 2018 at the same location as the original draw, with any unclaimed prizes awarded to the next valid entry randomly drawn. The name of the resulting winner will be published on the Promoter's websites. Any redraw prize winner(s) will be notified within 2 days of the redraw by a phone call and email using the details provided in their policy.
16. The name of the redraw prize winner will be announced and published on 10 December 2018 on the Promoter's website; www.unitybank.com.au, www.reliancebank.com.au and/or www.bcub.com.au; and may also appear on the Promoter's Facebook business pages; @UnityBankAU, @RelianceBankAU and/or @BankstownCityUnityBank.
17. If an Entrant or an entrant's entry is deemed by the Promoter to have breached these terms and conditions, their entry may be discarded.
18. All of the Promoter's decisions in relation to all aspects of this Prize Draw are final and no correspondence will be entered into. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
19. The prize winner must, at the Promoter's request, participate in all promotional activity (such as publicity and photography) surrounding winning a prize, free of charge, and consent to the Promoter using their name, likeness, image and/or voice (including any photograph, film and/or recording of them) in promotional material in any media at any time without notification or compensation, financial or otherwise.

General

1. If for any reason this Promotion is not capable of running as planned, or is interfered with or disrupted in any way, the Promoter reserves the right to cancel, terminate, modify or suspend the Promotion, or invalidate any affected entries.
2. The Promoter assumes no responsibility for: (i) any error, omission, interruption, or delay in the operation or transmission of any communication sent to (or by) the Promoter or any entrant whether caused by problems with communication networks or lines, computer systems, software or internet service providers, congestion on any carrier network or otherwise; (ii) any theft, destruction or unauthorised access to, or alteration of such communications; (iii) any problem with, or technical malfunction of, any computer system or other equipment used for the conduct of the Prize Draw; (iv) any incorrect or incomplete information which may be communicated in the course of the administering this Prize Draw (whether as a result of one of the foregoing causes or otherwise); or (v) any delay in delivery (when not directly caused by the Promoter or its supplier), or failure of safe delivery of a prize.
3. 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 voucher, except for any liability which cannot be excluded by law.
4. 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 Promotion 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 available at:
http://assets.unitybank.com.au/files/disclosure_documents/Privacypolicy.pdf