



Switch Reward General Insurance Promotion - 01 March – 31 May 2021

Terms and Conditions

\$100 or \$50 Visa Gift Card

1. **Promotion:** The Geelong Bank General Insurance Promotion will commence on 1 March 2021 and ends on 31 May 2021. Information on how to participate in the Promotion forms part of these terms and conditions of eligibility.
2. **Promoter and insurance products:** Ford Co-operative Credit Society Limited ABN 74 087 651 456 AFSL/Australian Credit Licence 244351) (**Geelong Bank**) 107 Gheringhap St, Vic, 3220. Phone: 1300 361 555. Geelong Bank acts under its own AFSL and on behalf of QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFS Licence 239545) (**QBE**) when distributing QBE Home Cover, QBE Home Cover Prestige, QBE Landlords and QBE Motor Vehicle insurance. QBE is the insurance product issuer. Please read the relevant product disclosure statement before purchasing the insurance available at <https://geelongbank.com.au/insurance-planning/general-insurance/> to decide if the product is right for you.
3. **Eligible entrants:** Entry into this Promotion is only open if you purchase a new insurance policy for QBE Home Cover, QBE Home Cover Prestige, QBE Landlords and QBE Motor Vehicle (Comprehensive) insurance from Geelong Bank. You will receive a \$50.00 Visa Gift Card when you take out a new Comprehensive QBE Motor Vehicle insurance policy or a \$100.00 Visa Gift Card when you take out a new QBE Home Cover, Home Cover Prestige or QBE Landlords subject to the following conditions:
 - A new insurance policy does not include the renewal of an existing policy.
 - Persons under 18 years of age are ineligible for the Promotion.
 - The Promotion does not apply to policies sold during the period that attract a Geelong Bank staff discount.
 - The Visa Gift Card will be provided by Geelong Bank to the purchaser of the insurance policy once the premium has been paid and the policy remains active after the 21-day cooling off period.
 - The winner of the Promotion will not be able to exchange the Gift Card for cash.
 - A director, manager, or employee (or an immediate family member) of the Promoter or its related companies or agencies associated with this Promotion may not enter this Promotion.
4. **Entry:** The Promotion commences at 9:00am AEST on 1/03/2021 and entries close at 4:59pm AEST on 31/05/2021 (**Promotional Period**). To enter, the Eligible Entrant must purchase a new insurance policy through Geelong Bank between the Promotional Period to receive a Visa Gift Card. A maximum of one (1) Visa Gift Card per eligible new insurance policy will apply.
5. **Eligible QBE Policies:**
 - 5.1 The Eligible QBE policies for this promotion are a QBE Home Cover, QBE Home Cover Prestige, QBE Landlords and QBE Motor Vehicle (Comprehensive) insurance policy.
 - 5.2 Eligible QBE products for this promotion include, QBE Home Cover, QBE Home Cover Prestige, QBE Landlords and QBE Motor Vehicle insurance (Comprehensive).
 - 5.3 This Promotion does not apply to the renewal or endorsements, or alterations of any current QBE policies.

- 5.4 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 policy during the Promotional Period, and the policy remains active after the 21-day cooling off period.
- 5.5 An agreement by a policyholder to enter a periodic instalment plan for an Eligible Policy is deemed to be payment of that product.

6. Gift card:

- 6.1 The Visa Gift Card will be mailed to the Eligible Entrants' nominated postal address within 30 days of the first payment of the QBE Insurance Policy after the 21-day cooling off period has expired.
 - 6.2 Visa Gift Card terms and conditions available at www.universalgiftcard.com.au or by calling 1800 174 239.
 - 6.3 Gift Cards are not transferable, exchangeable, or redeemable for cash.
 - 6.4 Any element of any Gift Card that is unused or the receiver 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 Gift Card.
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. 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 of electricity supply or transmission of data, or otherwise.
 10. 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 Gift Card, except for any liability which cannot be excluded by law.
 11. The Promoter collects Members' personal information in order to conduct the Promotion and provide its services. It is a condition of this offer 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 <https://geelongbank.com.au/about-us/disclosures-publications/>
 12. The Promoter reserves the right to cancel the Promotion if it is of the opinion that the Promotion has been interfered with or is not capable of being conducted due to any reason outside of the Promoter's reasonable control and will not be liable for any loss or damage whatsoever which is suffered or sustained as a result.