

Insurance Competition Terms and Conditions

- Information on how to enter and the prize form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
- The Promoter is Australian Military Bank Ltd, ABN 48 087 649 741, Australian credit licence 237 988, AFSL 237 988, with registered office in Level 1, 1 Bligh Street, Sydney, NSW 2000 ("Promoter"). The insurance policies forming part of this Promotion are issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU Insurance).
- This promotion is authorised under ACT Permit No. ACT TP 24/02467, SA Permit T24/1702, and NSW Authority No. TP/03849.
- Entry is only open to members of Australian Military Bank who are who are residents of any states and territories of Australia, aged 18 years or over. Employees (and their immediate families) of the Promoter and agencies associated with this promotion are ineligible to enter.
- Entries into the promotion open at 09:00am AEDT on 28 October 2024 and close at 11:59pm AEDT on 31 December 2024 ("Promotional Period"), based on times applicable in NSW.
- To be eligible to receive one (1) automatic entry into the draw, entrants must:
 - During the Promotional Period, purchase a new Home Building, Contents, Building and Contents, Landlords or Comprehensive Car Insurance policy ("Eligible Policy") through Australian Military Bank. Multiple entries are permitted. Each new policy is a separate entry.
 - Pay either in full or at least one instalment for the Eligible Policy through Australian Military Bank and provide Australian Military Bank a current email address; and
 - Not cancel the Eligible Policy for a period of at least 6 weeks following the date the relevant insurance cover takes effect (Six Week Period).
- The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
- The Promotion consists of one (1) draw. The draw will take place at Australian Military Bank, Level 1, 1 Bligh Street, Sydney, NSW 2000, on 18 February 2025 at 11.00am (AEDT). The first ten (10) valid entries drawn at random will each win the prize of \$2,000, deposited into an account of their choice.
The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn. The winners will be notified by Australian Military Bank by email and telephone within three (3) business days of the draw.

Winners must confirm their acceptance of the prize and provide their deposit account details within 3 weeks of the draw. Their last name, first initial and postcode will be published on the Australian Military Bank website by 14 March 2025.

- In the event of a winner being ineligible and/or unable to satisfy these Terms and Conditions, Australian Military Bank reserves the right to award the prize to the next drawn eligible entrant.

A redraw for the prize if unclaimed may take place on 14 March 2025 at the same time and place as the draw stipulated under clause 7 of these Terms and Conditions, subject to any directions from a regulatory authority. The redrawn winner will be notified in writing within 2 business days of the redraw and their last name, first initial and postcode will be published on the Australian Military Bank website by 11 April 2025.

- The total prize pool for the entire promotion is AUD \$20,000.
- This Promotional offer cannot be used in conjunction with any other insurance offers available through Australian Military Bank. The Promoter collects personal information about entrants to enable them to participate in this Promotion in accordance with the privacy policy available at www.australianmilitarybank.com.au/privacy. It is a condition of the Promotion that this information is provided.
- If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
- Australian Military Bank acts under its own Australian Financial Services Licence and under an agreement with the insurer Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722, AFSL 227681. 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 www.australianmilitarybank.com.au/disclosuredocuments to see if the product is right for you.

