

## Gift Voucher Promotion

### Terms and Conditions

01/04/2019 to 30/04/2019

1. The Gift Voucher promotion is organised by Railways Credit Union Limited trading as MOVE Bank. AFSL/Australian Credit License number 234 536 | ABN 91 087 651 090. Level 1, 179 Ann Street Brisbane 4001.
2. Information on the incentive and eligibility to enter form part of these terms and conditions.
3. The promotion is only open to Australian residents aged 18 years or over. Employees of MOVE Bank, their families and employees of third party product providers are ineligible to enter.
4. The promotion period is from 8:00am AEST April 01, 2019 to 5:00pm AEST April 30, 2019.
5. MOVE Bank will provide 1 x \$100 Bunnings gift voucher when a member purchases a Qualifying Insurance Policy with a funded home loan application.
6. MOVE Bank will provide 1 x \$50 Caltex gift voucher when a member purchases a Qualifying Insurance Policy with funded car loan application.
7. Entrants (being the first named insured on a policy) will be automatically entered into the Promotion when they successfully purchase a new Qualifying Policy with MOVE Bank over the phone or in the branch and have a newly funded MOVE Bank home loan or car loan. Whether an insurance policy is issued and on what terms, is subject to normal underwriting criteria and practices.

Entries are deemed to be received at the time of receipt into MOVE Bank's database. MOVE Bank is not responsible for any delay in, or failure of, transmission which causes an Entry not to be received within the Promotion Period. Should an Entrant not wish to be automatically entered into the Promotion, they should contact us by telephone on 1300 362 216.

8. **A Qualifying Insurance Policy** is:
  - a. Accidental Damage Buildings Insurance;
  - b. Accidental Damage Contents Insurance;
  - c. Accidental Damage Combined Buildings and Contents Insurance;
  - d. Listed Events Buildings Insurance;
  - e. Listed Events Contents Insurance;
  - f. Listed Events Combined Buildings and Contents Insurance;
  - g. Fundamentals Buildings Insurance;
  - h. Fundamentals Contents Insurance;
  - i. Fundamentals Combined Buildings and Contents Insurance;
  - j. Landlords Residential Property Insurance; or
  - k. Comprehensive Car Insurance.
9. To be eligible for an Entry into the Promotion, the Qualifying Policy must be either paid immediately in full or, if a Qualifying Policy is 'pay-by-the-month', direct debit details must be provided, and the Entrant must pay the first month's premium for the new policy. Gift card/s will be provided to Entrants within 45 days of taking out the policy or loan funding whichever comes last.
10. Renewing policies are excluded from the Promotion.
11. In relation to the Qualifying Policy:
  - a. Insurance is issued by Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance.
  - b. Entrants should read the relevant Product Disclosure Statement and consider whether it is right for them before making any decisions about the product. Visit [www.movebank.com.au](http://www.movebank.com.au) for a copy.

12. By engaging with the promotion, the entrant acknowledges that they have read, understand and agree to be bound by these terms and conditions.
13. The winners should be aware that tax implications may arise as a result of claiming the prize/s and should seek independent financial advice prior to claiming the prize/s.
14. MOVE Bank reserves the right to request a winner to provide proof of identity and proof of entry validity. These proofs must be in a form suitable for verification by MOVE Bank, determined by MOVE Bank in its absolute discretion. In the event that a winner cannot provide suitable proof, the winner will forfeit the prize in whole and no substitute will be offered.
15. MOVE Bank reserves the right to remove this incentive at any time.
16. We will collect information of members and non-members. The purpose for collecting your personal information is to enable us to draw and notify the competition winners. We will disclose your information to agencies associated with this promotion. You are able to access the information disclosed.
17. All entries become the property of MOVE Bank. MOVE Bank may use your name, address and other personal information provided for marketing and promotional purposes. For further information regarding personal information please refer to MOVE Bank's privacy policy located at [www.movebank.com.au](http://www.movebank.com.au). If, after entering the promotion, you would like MOVE Bank to cease using your personal information for these purposes, you should contact MOVE Bank on 1300 362 216.
18. MOVE Bank may require the winner to partake in any media exposure, including but not limited to promotional, marketing and publicity activities without any further reference or payment or other compensation.