

\$5000 Christmas Bonus Insurance Promotion

Terms and Conditions

07/10/2019 to 30/11/2019

1. The "\$5000 Christmas Bonus Insurance Promotion" is organised by Railways Credit Union Limited trading as MOVE Bank ('MOVE Bank'). AFSL/Australian Credit License number 234 536 | ABN 91 087 651 090. Level 1, 179 Ann Street Brisbane 4000.
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 12:00am AEST October 07, 2019 to 11:59pm AEST November 30, 2019.
5. The prize is a cash deposit of 1 x \$5,000 ('Prize') which will be deposited into the winners nominated MOVE Bank account
6. The Prize must be deposited into a MOVE Bank account (Everyday Saver, Express Saver or Bonus Saver) open in the same name as the Policy Holder, if you do not currently hold a savings account we can assist you to open one.
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 from MOVE Bank over the phone, in person at a MOVE Bank branch or via MOVE Bank's website ('Entry'). 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 Policy (which must be a New Policy) is:**
 - a. Comprehensive Car Insurance;
 - b. Third Party Fire and Theft Car Insurance;
 - c. Third Party Property Damage Car Insurance;
 - d. Accidental Damage Buildings Insurance;
 - e. Accidental Damage Contents Insurance;
 - f. Accidental Damage Combined Buildings and Contents Insurance;
 - g. Listed Events Buildings Insurance;
 - h. Listed Events Contents Insurance;
 - i. Listed Events Combined Buildings and Contents Insurance;
 - j. Fundamentals Buildings Insurance;
 - k. Fundamentals Contents Insurance;
 - l. Fundamentals Combined Buildings and Contents Insurance;
 - m. Landlords Residential Property Insurance; or
 - n. Travel 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.
10. Renewed 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 for a copy.
12. By entering the draw, the entrant acknowledges that they have read, understand and agree to be bound by these terms and conditions.
13. MOVE Bank reserves the right to amend or withdraw this offer at any time without notice.
14. 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.
15. The draw will take place at MOVE Bank's office at Level 1, 179 Ann Street, Brisbane, QLD, 4001 at 9am AEST on 16/12/2019. The winner will be notified by telephone and confirmed by email, and their name will be published on the MOVE Bank website, social media and in the following issue of MOVE Life.
16. The result of any draw is final and no correspondence will be entered into. No responsibility is accepted for late, lost or misdirected entries.
17. Should a prize remain unclaimed, MOVE Bank may conduct a second chance draw at MOVE Bank's office at Level 1, 179 Ann Street, Brisbane, QLD, 4001 at 10 am AEST on 13/01/2020, subject to any directions given by any relevant authority. The winner will be notified by telephone and confirmed by email, and their name will be published on the MOVE Bank website, social media and in the following issue of MOVE Life.
18. 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.
19. 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.
20. 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. 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.
21. 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.
22. The winners' personal information may need to be disclosed to State and Territory lottery departments as required by law and the winners' names published as required under relevant legislation.
23. NSW Permit Number: LTPS/19/38716