

March 2021 Insurance Promotion

Terms and Conditions

01/03/2021 to 31/03/2021

1. The “March 2021 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 March 1, 2021 to 11:59pm AEST March 31, 2021 (the **Promotion Period**).
5. The prize is 1 × Apple iPhone 12 Pro 256GB (\$1869) and Apple Air Pods Pro (\$399) (‘Prize’) which will be posted or delivered to the winning member. This prize is not exchangeable for cash.
6. Entrants (being the first named insured on a policy) will be automatically entered into the Promotion when they successfully purchase a new Qualifying Insurance Policy from MOVE Bank during the Offer Period when using/providing the promotional code ‘WIN’ online, over the phone or in-branch (**Recipient**). 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.

7. A **Qualifying Policy** is a new:
 - 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.
8. 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 paid monthly or fortnightly, direct debit details must be provided. The Qualifying Policy must be active as at the draw date of the Promotion as detailed in point 13.
9. Renewing policies are excluded from the Offer.

10. 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.
11. MOVE Bank reserves the right to amend or withdraw this offer at any time without notice.
12. 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.
13. The draw will take place at MOVE Bank's office at Level 1, 179 Ann Street, Brisbane, QLD, 4001 at 9am AEST on 19/04/2021. 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.
14. The result of any draw is final and no correspondence will be entered into. No responsibility is accepted for late, lost or misdirected entries.
15. 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 10/05/2021, 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.
16. 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.
17. We will collect information of members and non-members. We will disclose your information to agencies associated with this Promotion. You are able to access the information disclosed.
18. 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.
19. 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.
20. By entering the Promotion, the entrant acknowledges that they have read, understand and agree to be bound by these terms and conditions.