

Gift Card Insurance Offer

Terms and Conditions

01/10/2021 – 30/11/2021

1. The Gift Card Insurance Offer (the **Offer**) 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 obtain this Offer form part of these terms and conditions.
3. The Offer is only available to MOVE Bank members who are Australian residents aged 18 years or over. Employees of third-party product providers are ineligible for this Offer.
4. The Offer period is from 8:00am AEST October 01, 2021 to 5:00pm AEST November 30, 2021 (the **Offer Period**).
5. MOVE Bank will provide 1 × \$100 Prezzy Smart e-gift card (**Card**) to an existing MOVE Bank member who successfully purchases a Qualifying Insurance Policy with MOVE Bank during the Offer Period when using/providing the promotional code 'BONUSGIFT' 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.
6. 1 x Card is permitted per Qualifying Policy irrespective of the number of policy holders and will be awarded to the first named insured on the Qualifying Policy.
7. The Recipient is responsible for redeeming the Card before the expiry date.
8. 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.
9. To be eligible for the Offer, 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, and the Recipient must pay the first month's premium for the Qualifying Policy. The Card will be emailed to the Recipient's provided email address within 90 days of taking out the Qualifying Policy.
10. Renewing policies are excluded from the Offer.
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. Any advice is general only and does not take into account the Recipients' personal circumstances. Recipients should read the relevant Product Disclosure Statement and Target Market Determination (TMD) and consider whether it is right for them before making any decisions about the product. Visit www.movebank.com.au for a copy.
12. The Recipients should be aware that tax implications may arise as a result of claiming the Offer and should seek independent financial advice prior to claiming the Offer.

13. MOVE Bank reserves the right to request a Recipient 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 Recipient cannot provide suitable proof, the Recipient will forfeit the Offer in whole and no substitute will be offered.
14. MOVE Bank reserves the right to amend or remove this Offer at any time without notice.
15. We will collect information of members and non-members. We will disclose your information to agencies associated with this Offer. You are able to access the information disclosed.
16. By engaging with the Offer, the Recipient acknowledges that they have read, understand and agree to be bound by these terms and conditions.