

Win 1 of 5 prizes of a year of Home and/or Contents or Landlords Insurance*!

Terms and Conditions

1. By entering this Promotion, Entrants agree to abide by these terms and conditions of Entry (**Terms and Conditions**).
2. The Promotion is called "*Win 1 of 5 prizes of a year of Home and/or Contents or Landlords Insurance*!*" (**Promotion**). Information on how to enter and prize details form part of these Terms and Conditions.
3. The Promoter is Australian Central Credit Union Ltd trading as People's Choice Credit Union (**People's Choice**), ABN 11 087 651 125, Australian Financial Services Licence 244310 and Australian Credit Licence 244310 of 50 Flinders Street, Adelaide SA 5000. Ph: 13 11 82 (**Promoter**). NSW Permit No. LTPS/19/38487. ACT Permit No. TP19/04276. SA Permit No. T19/1622.
4. The Promotion commences at 9:00am, Tuesday 1 October 2019. Entries must be received by 11:59pm, Saturday 30 November 2019, Australian Central Daylight Time (**ACDT**) (**Promotion Period**).
5. Five (5) prizes of 12 months' of Home and/or Contents or Landlords Insurance valued up to \$2,000 for each prize. Winners will receive a payment to the value of the Home and/or Contents or Landlords policy, up to a maximum value of \$2000. Total prize pool to a maximum value of \$10,000.
6. The first five (5) valid entries will be drawn by random selection on Monday 6 January 2020 at 50 Flinders Street, Adelaide SA 5000 at 11:00am ACDT (**Draw**). The Promoter will notify prize winners by telephone within two (2) business days of the Draw at the number held on record for the winners. Winners will receive written confirmation by email within two (2) business days of the Draw with details of how their prize is to be redeemed. In particular, the Promoter will make a direct deposit of the value of the Home and/or Contents or Landlords Insurance up to \$2,000 for each prize into the winners' nominated bank account. Winners will have their names published on the Promoters Website, on 13 January 2020.
7. To automatically enter and be eligible to win a prize the entrant must, during the Promotion Period:
 - (A) be an Australian resident aged 18 years of age and over; and
 - (B) be a member of People's Choice at the time of the Draw; and
 - (i) have taken out a new Home and/or Contents or Landlord Insurance policy as a single policy holder or as joint policy holders during the Promotion Period; or
 - (ii) have renewed an existing Home and/or Contents or Landlords Insurance policy through the Promoter during the promotional period and;
 - (iii) the policy being valid at the time of the Draw.
8. Employees and contractors of People's Choice are ineligible. Where a policy is held by joint policy holders and one of the holders is an employee or contractor of People's Choice, the other joint holder(s) of that policy will also be ineligible.
9. One (1) entry per policy per person is permitted.
10. Whether an entry is valid and eligible will be determined by the Promoter in its absolute discretion. The Promoter reserves the right, at any time, to verify the validity of entries and entrants and to disqualify any entrant who submits an entry that is not in accordance with these Terms and Conditions or who tampers with the entry process (including but not limited to tampering by way of use of automated entry software or techniques). Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

11. If there is a dispute as to the identity of the entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
12. The Promoter's decision is final in relation to all matters in this Promotion and no correspondence will be entered into.
13. If required, an unclaimed prize draw will take place on 7 April 2020 at the same time and place as the original draw, subject to any directions from a regulatory authority. Winners' names of unclaimed prizes will be published in on the Promoters website within 7 days of the unclaimed prize draw taking place.
14. If a prize (or part of any prize) is unavailable, the Promoter may substitute the prize (or that part of the prize) with an alternative prize to the equal or higher value subject to any written directions from a regulatory authority.
15. To the greatest extent permitted by law, the Promoter excludes all warranties, representations or guarantees regarding the Promotion and will not be liable for any loss, damage or personal injury whatsoever which is suffered or sustained (including but not limited to indirect or consequential loss) as a result of, in connection with, or arising out of the Promotion, a person's entry being deemed to be invalid or the taking by a winner of the Prizes. By entering the Promotion, the Entrants release and indemnify the Promoter from any such liability. In addition, the Promoter is not liable for any additional costs associated with the taking by a winner of the Prizes and any expense incurred beyond the specified Prize will be the responsibility of the winner.
16. The collection and disclosure of personal information provided in connection with this Promotion will be handled in accordance with the Promoter's Privacy Policy, which adheres to the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. A copy of the Promoter's Privacy Policy is available at peopleschoicecu.com.au or on request.
17. Entrants agree and consent to the Promoter using and disclosing the entrant's personal information for the purposes of conducting the Promotion, awarding the Prizes and any other matter connected to or incidental to the Promotion.
18. If for any reason this Promotion is not capable of proceeding in the manner described in these Terms and Conditions, including but not limited to fraud, natural disasters or causes beyond the control of the Promoter or anything which corrupts or affects the administration, security, fairness, integrity or proper conduct of this Promotion, the Promoter may in its absolute discretion cancel, terminate, modify or suspend the Promotion, at any time, subject to any directions from a regulatory authority.