

Purchase a new Home & Contents, Landlord or Comprehensive Motor policy and receive a \$150 eGift card Offer

## Terms and Conditions

1. Information on how to claim and the offer(s) (defined below) form part of these Terms and Conditions. Participation in the Offer is deemed acceptance of these Terms and Conditions. Offer is not valid in conjunction with any other offer.
2. This offer is available from 12:00AM AEST on 1/08/2025 to 11:59PM AEST on 30/09/2025 ("Offer Period").
3. The Promoter is Police Bank Ltd. ABN 95 087 650 799. AFSL/Australian Credit Licence No. 240018 of 25 Pelican Street, Surry Hills, Sydney NSW 2010. Phone number 131 728. Insurance policies are issued by Allianz Australia Insurance Limited (Allianz, ABN 15 000 122 850, "Issuer") AFS License No 234708.
4. The Offer is for one (1) \$150 eGift card issued by GiftPay via Unified Incentives, ABN 53 157 818 427.
5. To be eligible for the Offer:
  - Individuals must purchase a new Eligible Policy (defined below) through Police Bank during the Offer Period and provide a valid email address; and
  - The Issuer must receive full payment of the annual policy premium or the first installment of the premium, if paying by the month; and
  - The start date of the Eligible Policy must occur during the Offer Period; and
  - The Eligible Policy must not be lapsed or cancelled at the time the Offers are distributed, which will be within 6 weeks from the end of the Offer Period; and
  - Policy holders must be Australian residents aged 18 years or over ("Eligible Customer").
6. For the purposes of this Offer, an "Eligible Policy" is a new:
  - Allianz / Police Bank Home and Contents Insurance ('Buildings' or 'Buildings & Contents'); or
  - Allianz / Police Bank Comprehensive Motor Insurance
  - Allianz / Police Bank Landlord Insurance
7. For clarity, 'Contents Only insurance' of any kind are excluded from this Offer.
8. Variations to existing policies are excluded from this Offer. Renewals are excluded from this Offer. Staff of Police Bank are included in this Offer.
9. Multiple Offers permitted, subject to one (1) Offer per Eligible Policy. If a policy has two (2) or more policy holders, the first policy holder named on the policy schedule will be awarded the Offer.
10. The name and email address of the Recipient will be supplied to GiftPay via Unified Incentives (ABN 53 157 818 427), to enable sending of the Offer. If you do not wish to take up the Offer, please advise the Promoter by phone on 131 728.
11. An electronic gift card (egift card) for the Offer will be sent to the valid email address provided by the Eligible Customer within 6 weeks of the end of the Offer Period. The egift card must be used within three (3) years of the date of issue. The Eligible Customer is responsible for redeeming the Offer before the expiry date.
12. Terms and Conditions of the applicable retailer will apply to the redeemed Offer. The Offer is not refundable or redeemable for cash. Expired Offers cannot be extended or replaced. For more information go to [giftpay.com.au](https://giftpay.com.au). Any ancillary costs associated with redeeming the Offers are not included. Any unused balance of the Offer will not be awarded as cash. Redemption of the Offer is subject to any terms and conditions of the issuer including those specified on the Offer.
13. The Promoter reserves the right, at any time, to verify the identity and eligibility of each Eligible Customer, and reserves the right, in its sole discretion, to disqualify any person the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the claim process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper

## Police Bank

Pelican Street Office  
25 Pelican Street, Surry Hills, NSW 2010

Phone  
131 728

Website  
[policebank.com.au](https://policebank.com.au)  
Email  
[info@policebank.com.au](mailto:info@policebank.com.au)

Facebook  
[PoliceBankAU](https://www.facebook.com/PoliceBankAU)  
Instagram  
[PoliceBank](https://www.instagram.com/PoliceBank)

BSB  
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conduct of this Offer. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

14. If there is a dispute, the Promoter reserves the right to make a reasonable determination. The Promoter's decision is final and no correspondence will be entered into.
15. If there is incomplete information (including where an email address provided is not valid) the Eligible Policy will not be eligible for the Offer.
16. If an Eligible Customer does not redeem an Offer at the time stipulated by the Promoter, then the Offer (or element of the Offer) will be forfeited.
17. If any Offer (or part of the Offer) is unavailable, the Promoter, in its discretion, reserves the right to substitute the Offer with an Offer to the equal value and / or specification.
18. Offers, or any unused portion of the Offer, are not transferable or exchangeable and cannot be taken as cash.
19. If this Offer is not capable of being conducted as anticipated due to reasons beyond the control of the Promoter, the Promoter reserves the right to modify, suspend, terminate or cancel the Offer.
20. Eligible Customer consent to the Promoter using their name, likeness, image and/or voice in the event they are a successful Eligible Customer (including photograph, film, and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this Offer (including any outcome) and promoting any products manufactured, distributed and/or supplied by the Promoter.
21. Liability for any tax (other than FBT) arising out of participation in this promotion (including acceptance of a prize) is the sole responsibility of the entrant. Entrants should seek independent financial advice in this regard.
22. The Promoter collects Personal Information ("PI") in order to conduct the Offer and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers, and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for the purpose of conducting this Offer, promotional, marketing, publicity, research and profiling purposes and sending electronic messages, offers and information to each Eligible Customer. For further details about how we handle PI and details about how Eligible Customers can request access and correct their information or complain about a breach of the Australian Privacy Principles, please view our Privacy Policy at [www.policebank.com.au/privacy-policy](http://www.policebank.com.au/privacy-policy).
23. The Offer is in no way sponsored, endorsed, associated with or administered by Facebook or Instagram. Eligible Customers completely release Facebook and Instagram from any and all liability relating to the Offer.
24. Nothing in these terms and conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Offer.
25. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of; a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); b)

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any theft, unauthorised access or third party interference; c) any claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; d) any variation in Offer value to that stated in these Terms and Conditions; e) any tax liability incurred by Eligible Customers; f) use of an Offer.

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