

Terms and Conditions



Promotion:

Purchase a new Home Building, Home Building & Contents or Comprehensive Motor insurance policy and get a \$150 eGift card Offer.

1. This promotion is conducted by Heritage and People's Choice Ltd trading as People First Bank and People's Choice Credit Union, ABN 11 087 651 125, Australian Financial Services Licence Number 244310 ("**People First Bank**" or "**Promoter**").
2. Insurance Australia Limited ABN 11 000 016 722, AFSL 227681, under its CGU brand ("**CGU**"), issues the Eligible Products, and People First Bank distributes the Eligible Products.
3. The promotion is called [Get insurance and a \$150 eGift card] ("**Promotion**")
4. The Promotion will commence on 12am AEST on Friday 27 March 2026 and ends at 11:59pm AEST on Thursday 21 May 2026 ("**Promotion Period**").
5. Information on how to participate in the Promotion forms part of these Terms and Conditions.
6. Each Eligible Entrant who takes out an Eligible Policy will receive one ① \$150 eGift card issued by Prezzee Pty Ltd ABN 16 602 963 422 ("**eGift Card**").
7. To be eligible to receive the eGift Card, a person must:
 - purchase a new Eligible Policy through People First Bank during the Promotion Period using a valid email address; and
 - be an Australian resident aged 18 years or over; and
 - be a member of the Promoter; and
 - hold a transaction account, savings account, term deposit or lending product with the Promoter; and
 - not be:
 - a. a director or former director of the Promoter or any entity to which the Promoter is the successor in law, or of a subsidiary or related entity of the Promoter or of any entity to which the Promoter is the successor in law;
 - b. an employee or former employee, who holds or held a role classified as a senior executive role, of the Promoter or any entity to which the Promoter is the successor in law, or of a subsidiary or related entity of the Promoter or of any entity to which the Promoter is the successor in law; or
 - c. an employee or contractor of the Promoter; or
 - d. an immediate family member or such an individual (immediate family means any of the following: spouse, de-facto spouse, child or stepchild).
8. Each of the following is an "**Eligible Policy**".
 - People First Bank Home Building Standard Insurance policy; and
 - People First Bank Home Building Plus Insurance policy; and
 - People First Bank Home Building & Contents Standard Insurance policy; and
 - People First Bank Home Building & Contents Plus Insurance policy; and
 - People First Bank Motor Vehicle (Comprehensive Plus, Comprehensive or Comprehensive Basic) Insurance policies.
9. An Eligible Policy must
 - be a new policy arranged through People First Bank; and
 - have a start date during the Promotion Period; and
 - not be cancelled (either by any party) before Thursday 11 June (being 21 days from the end of the Promotion Period).
10. Variations to, and renewals of, existing policies are excluded from this Promotion. One ① eGift Card is available per Eligible Policy. If an Eligible Policy has two ② or more policy holders who are Eligible Entrants, the first policy holder named on the policy schedule will receive the eGift Card.
11. Each Eligible Entrant will automatically participate in the Promotion and receive the eGift Card, unless notice is provided in writing that the Eligible Entrant does not wish to participate in the Promotion.
12. The Promotion is not valid in conjunction with any other offer.
13. The eGift Card will be distributed by Prezzee Pty Ltd (ABN 16602 963 422) ("**Prezzee**") on behalf of People First Bank to the email address nominated by the Eligible Entrant on their Eligible Policy. The eGift Card will be distributed on or before 20 July 2026.
14. It is the responsibility of the Eligible Entrant to ensure the email address nominated are valid. An Eligible Entrant must notify CGU if the email address nominated when the Eligible Policy was taken out changes before the eGift Card is issued.
15. People First Bank will supply the name and email address of the Eligible Entrant to Prezzee to enable sending of the eGift Card.

16. Eligible Entrants will be able to choose to redeem the eGift Card from a list of 160 retailers available via Prezzy's website (located at <https://www.prezzy.com.au/>).
17. Terms and conditions of the applicable retailer will apply to the redeemed eGift Card. The eGift Card is not transferrable, refundable, or redeemable for cash. Expired eGift Cards cannot be extended or replaced. The eGift Card will be valid until the end of the expiry date specified on the eGift Card or in the applicable terms and conditions.
18. The Eligible Entrant is responsible for redeeming the eGift Card before the expiry date. Redemption of the eGift Cards is managed by Prezzy. For more information about the eGift Card and the terms and conditions of the eGift Card go to [prezzy.com.au/doc/terms-of-service/](https://www.prezzy.com.au/doc/terms-of-service/).
19. People First Bank reserves the right, at any time, to verify the identity and eligibility of each Eligible Entrant, and reserves the right, in its sole discretion (but acting reasonably), to disqualify any person who People First Bank has reason to believe has breached any of these Terms and Conditions or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of this Promotion. Failure by People First Bank to enforce any of its rights at any stage does not constitute a waiver of those rights. People First Bank's legal rights to recover damages or other compensation from such an offender are reserved.
20. If there is a dispute, People First Bank reserves the right, in its sole discretion, to make a reasonable determination. People First Bank's decision is final, and no correspondence will be entered into.
21. If there is incomplete information (including where an email address provided is invalid) the Eligible Entrant will not be eligible to participate in the Promotion.
22. If this Promotion is not capable of being conducted as anticipated due to reasons beyond the control of People First Bank, People First Bank reserves the right, in its sole discretion, to modify, suspend, terminate, or cancel the Promotion, as is reasonably appropriate in the circumstances.
23. 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 complies with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. A copy of the Promoter's Privacy Policy is available at [peopleschoice.com.au](https://www.peopleschoice.com.au) or on request.
24. Eligible Entrants agree and consent to People First Bank using and disclosing their personal information for the purposes of conducting the Promotion, and for the purpose of providing the eGift Card, and any other matter connected to or incidental to the Promotion.
25. The Promotion is in no way sponsored, endorsed, or administered by or associated with Facebook, Instagram, or any social media platform ("**Social Media**"). By entering this Promotion, each Eligible Entrant releases any Social Media from any action or claim arising out of the Promotion.
26. 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 the 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 and except to the extent that the loss is caused by People First Bank's fraud, negligence or wilful misconduct (or its officers, employees, agents or contractors), People First Bank (including its respective officers, employees, agents or contractors) is not responsible for and excludes all liability for any loss or damage whether direct, indirect, special or consequential, arising in any way out of the Promotion or accepting or using the eGift Card.
27. All People's Choice's usual terms, conditions, and fees and charges apply and are available upon application.
28. People First Bank takes no responsibility for any tax implications that may arise from the participation in this Promotion and each participant should seek independent advice in this regard.
29. These Terms and Conditions are subject to change without notice but only for the purpose of protecting People First Bank's legitimate interests. People First Bank reserves the right to vary or withdraw this Promotion at any time before or during the Promotion Period, by publishing notice on its website, subject to any applicable laws.