

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

Terms and Conditions

1. Information on how to claim the Offer (defined below) forms part of these Terms and Conditions. Claiming the Offer is deemed acceptance of these Terms and Conditions unless you tell us you do not want to claim the Offer despite being eligible. The Offer is not valid in conjunction with any other offer.

2. The Offer is available from 12am AEST on 28 March 2025 to 11:59pm AEST on 9 May 2025 ("Offer Period").

3. The Promoter is Heritage and People's Choice Ltd trading as People's Choice Credit Union, ABN 11 087 651 125, Australian Financial Services Licence Number 244310 of 50 Flinders Street, Adelaide SA, 5000, phone: 13 11 82 ('People's Choice', 'we', 'us', 'our' or 'Promoter'). Insurance policies are issued by Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722, AFSL 227681 ("Issuer").

4. The Offer is for one (1) \$150 eGift card issued by Prezzee Pty Ltd ABN 16 602 963 422 ("Offer").

5. For the purposes of this Offer, an "Eligible Policy" is a new:

- People's Choice Home Building (Accidental Damage) Insurance policy and Home Building (Listed Events) Insurance policy; or
- Home Building & Contents (Accidental Damage) Insurance policy and Home Building & Contents (Listed Events) Insurance policy; or
- People's Choice Comprehensive Motor Insurance policy.

6. To be eligible for the Offer:

- an Eligible Policy must be purchased through People's Choice during the Offer Period using a valid email address; and
- the start date of the Eligible Policy must occur during the Offer Period; and
- the Eligible Policy must not be cancelled (either by the Issuer or the policy holder) within 21 days from the end of the Offer Period (being 30 May 2025); and
- each policy holder must be an Australian resident aged 18 years or over and hold a People's Choice bank account, term deposit or lending product ("Eligible Customer").

7. For clarity, the below are excluded from this Offer:

- 'Contents Only' insurance of any kind;
- People's Choice Landlord Insurance ('Buildings' or 'Buildings and Contents'); or
- People's Choice Caravan and Trailer Insurance; or
- People's Choice Boat Insurance; or
- People's Choice Motorcycle Insurance.

8. Variations and renewals to existing policies are excluded from this Offer.

9. Only one (1) Offer is available per Eligible Policy. If an Eligible Policy has two (2) or more policy holders, the first policy holder named on the policy schedule will receive the Offer.

10. The name and email address of the Eligible Customer will be supplied to Prezzee Pty Ltd (ABN 1 6602 963 422) ("Prezzee") to enable sending of the Offer. If you do not wish to take up the Offer, please advise the Promotor by phone before the end of the Offer Period.

11. The eGift Card referenced in item 4 above ("eGift Card"), will be distributed via email by Prezzy on behalf of the Promoter 49 days after the end of the Offer Period (26 June 2025). It is the responsibility of the Eligible Customer to ensure that the email address nominated in accordance with clause 6 is valid until the time the eGift Card is issued. An Eligible Customer must notify the Issuer if the email address nominated when the Eligible Policy was taken out changes before the eGift Card is issued.

12. Eligible Customers 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/>).

13. 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. The Eligible Customer 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/).

14. 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 (but acting reasonably), to disqualify any person who the Promoter 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 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.

15. If there is a dispute, the Promoter reserves the right, in its sole discretion, to make a reasonable determination. The Promoter's decision is final, and no correspondence will be entered into.

16. If there is incomplete information (including where an email address provided is invalid) the Eligible Customer will not be eligible for the Offer.

17. 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, in its sole discretion, to modify, suspend, terminate, or cancel the Offer, as is reasonably appropriate in the circumstances.

18. Employees of the Promoter, agents and agencies associated with this Offer are ineligible to claim the Offer.

19. 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. If a person does not consent to the disclosure of their PI, they must notify the Promoter before the date in which the eGift Card is distributed, in accordance with clause 11 above. 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 the Promoter handles PI and details about how Eligible Customers can request access and correction of their information or complain about a breach of the Australian Privacy Principles, please see the Promoter's Privacy Policy which is available at <https://www.peopleschoice.com.au/privacy>.

20. The Offer is in no way sponsored, endorsed, or administered by or associated with Facebook or Instagram. Eligible Customers completely release Facebook and Instagram from any and all liability relating to the Offer.

21. 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").

22. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, and except to the extent caused by People's Choice (or its officers, employees, agents or contractors), People's Choice (including its respective officers, employees, agents or contractors) excludes all liability for any loss or damage (including loss of opportunity) whether direct, indirect, special or consequential, arising in any way out of the Offer or accepting or using the eGift Card.

23. Nothing in clause 26 above limits any claim, action, demand, proceeding, loss, damage, expense or cost to the extent that it is caused by the mistake, fraud, negligence or wilful misconduct of a person seeking to claim the Offer.

24. All People's Choice's usual terms, conditions, and fees and charges apply and are available upon application.

25. Before seeking to claim the Offer, an Eligible Customer should seek independent advice to determine their taxation obligations in respect of any eGift Cards received in connection with the Offer.

26. These Terms and Conditions are subject to change without notice but only for the purpose of protecting People's Choice legitimate interests. People's Choice reserves the right to vary or withdraw this Offer at any time before or during the Offer Period, by publishing notice on its website, subject to any applicable laws.