

Disclaimer

The \$500 Gift Card is available to eligible Bank of Queensland (BOQ) customers of selected BOQ branches who purchase a Home Elite, Home Extra or Landlord Insurance Policy to cover building or building and contents ('Eligible Insurance Policies') through Bank of Queensland and settle an eligible home loan within the promotional period. This offer is valid for new Eligible Insurance Policy purchases completed between 21 June 2021 and 31 August 2021, and for home loan applications that settle between 21 June 2021 and 28 November 2021. Home loan offer available on BOQ's Clear Path, Economy, Intro Rate, or Fixed Rate home loan products only - Lines of Credit are excluded ('Eligible Home Loan'). This offer is not available through all BOQ branches – please refer to the full Terms and Conditions on the BOQ website.

Purchase of the Eligible Insurance Policy must take place prior to settlement. One Gift Card per policy. Not available for existing Bank of Queensland Home Insurance customers or any renewals. In order to receive the \$500 Gift Card the policy must not be cancelled before 28 November 2021. You must provide a valid email and postal address at time of purchase to be eligible for this offer. The Gift Card will be sent to the postal address provided. You must activate your Gift Card before the activation end date communicated on delivery of the card. If you do not activate the Gift card before the activation end date, you will forfeit the Gift Card. This offer is subject to change or removal at the discretion of Bank of Queensland. This offer cannot be used in conjunction with any other Bank of Queensland Home Insurance offers, is not redeemable for cash and is not transferable. You can view the full Terms and Conditions on the BOQ website.

General Insurance is issued by AAI Limited ABN 48 005 297 807 trading as Vero Insurance. Bank of Queensland will receive a commission for insurance arranged, details of which are set out in the relevant Financial Services Guide (FSG). Customers may take out these types of insurance with any insurer of their choice. All cover is subject to acceptance by Vero Insurance. Neither Bank of Queensland nor any of its related companies guarantee or otherwise support the benefits payable under the policies of insurance issued by Vero Insurance. All benefits are payable solely by the insurer. You should obtain and consider the relevant Product Disclosure Statement, Financial Services Guide and Key Facts Sheet to decide if the insurance is appropriate for you and before making any decision about whether to acquire or continue to hold it. You can obtain a copy of those documents from any Bank of Queensland branch or from www.boq.com.au/important-information/terms-and-conditions. Credit provided by Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence no. 244616 (BOQ). BOQ's standard credit assessment criteria, T&Cs and fees apply.

BOQ HOME INSURANCE GIFT CARD PROMOTION ('PROMOTION') TERMS AND CONDITIONS

Important: You must activate your Gift Card before the activation end date communicated on delivery of the card. If you do not activate the Gift Card during this time period, you will forfeit the Gift Card.

Introduction

1. Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence No. 244616 ('Distributor') ('**BOQ**') distributes Vero Home Elite, Home Extra and Landlord Insurance Policies (together, the 'Eligible Insurance Policies') which are issued by AAI Limited ABN 48 005 297 807 AFS Licence no. 230859 trading as Vero Insurance (the 'Insurer').
2. BOQ issues the Clear Path, Economy, Intro Rate and Fixed Rate home loan products (together, the "Eligible Home Loans") to customers who meet relevant credit approval criteria.
3. Information on how to qualify for the Promotion forms part of these Terms and Conditions. Customers who take up the offer are deemed to accept these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other published material, these Terms and Conditions prevail. BOQ reserves the right, in its sole discretion, to amend these Terms and Conditions at any time without notice.
4. Subject to the following Terms and Conditions, and the limits and exclusions of each type of insurance policy, BOQ is offering eligible customers a Gift Card if they purchase one of the Eligible Insurance Policies in accordance with paragraph 7 of these Terms and Conditions on and from 9am AEST from 21 June 2021 – 6:00pm AEST 31 August 2021 (Insurance Offer Period), and settle an Eligible Home Loan by 28 November 2021. This Promotion is subject to change or removal at the discretion of Bank of Queensland.

Gift Card

5. The Gift Card is a Visa Gift Card with a value of \$500 AUD. The Gift Card Distributor is iGoDirect Group Pty Ltd ACN 110 897 320.
6. The Gift Card can be used to make purchases and payments at Eftpos devices, over the telephone and online, if sufficient value is stored on your Gift Card. Some merchants may choose not to accept your Gift Card. You should always check with the merchant that it will accept your Gift Card before you attempt to purchase any goods or services. The Gift Card will be sent to the postal address provided after the customer has satisfied the eligibility criteria detailed in clause 7.
7. After acquiring your Gift Card, you will be required to activate it before being able to use it. To activate your Gift Card you will need to go online at rewardscometrue.com.au and follow the prompts.

Eligibility

8. In order to be eligible for the Gift Card, the customer must meet **all** of the following conditions:
 - (a) Offer open to new and existing customers of participating BOQ branches where this offer is promoted. Participating branches will provide confirmation of offer availability to customers applying for an Eligible Home Loan. Participating branches are subject to change at the sole discretion of BOQ.

(b) Offer open to BOQ customers who submit an application for an Eligible Home Loan and do not currently hold an Eligible Insurance Policy through BOQ. The details of the first named policy holder must match the details of the primary borrower. Customers must ensure that their email and postal address with BOQ are correct and up to date;

(c) The customer must be an Australian resident. Australian resident means a person who resides in Australia at the time of application and either holds Australian or New Zealand citizenship; or holds an Australian permanent residency visa or has been in Australia continuously for six months or more on a temporary work visa and currently resides in Australia;

(d) All purchases of Eligible Insurance Policies are subject to the Insurer's policy terms and conditions and normal underwriting criteria. Customers should read the Product Disclosure Statement (PDS), Key Fact Sheet (KFS) and the BOQ Financial Services Guide (FSG) before buying insurance and consider whether it is appropriate for them. A copy of these documents is [available here](#).

(e) The customer must not cancel the Eligible Insurance Policy prior to 28 November 2021 ('Eligibility Period');

(f) The Eligible Insurance Policy premium amount must be paid in full for the entire term of the Insurance Policy, or if paid by instalments, payments must be up to date;

(g) The customer must provide to BOQ a valid email and postal address to receive the Gift Card from BOQ and the Gift Card Distributor associated with the Promotion, and update these details at all relevant times;

(h) The customer must not be an employee or immediate family member of an employee of BOQ, the Insurers, agencies, companies and related bodies corporate associated with the Gift Card offer; and

(i) The customer must comply with any other special conditions communicated by BOQ in relation to the Promotion. Any other special conditions, including amendments or updates to special conditions, will be available [here](#).

9. This Promotion is not available for existing BOQ Home Insurance customers or any renewals of existing BOQ Home Insurance policies.

How to use the Gift Card

10. If the policy has not been cancelled before 28 November 2021, the Gift Card (along with instructions on how to activate the Gift Card) will be sent to the postal address provided within 8 weeks of settlement. Should you not receive your card by this date, please contact the BOQ Customer Protection Team on 1300 159 298.

11. BOQ cannot guarantee receipt of the gift card within a designated timeframe or accept responsibility for any delay experienced as a result of factors affecting postal service to the customer's address.

12. To redeem value by using your Gift Card:

a) For EFTPOS transactions: swipe the Gift Card through the EFTPOS equipment, select "CREDIT" or "Cr" and then either provide your signature to the merchant or enter your PIN code.

b) For online or telephone transactions: enter or provide your card number, expiry date and the 3 digit code provided to you upon activation of your Gift Card.

Your PIN code can be obtained by referring to the scratch panel on reverse of card. You do not need to use the whole Gift Card value in one transaction.

13. You must activate your Gift Card before the activation end date communicated on delivery of the card. If you do not activate the Gift Card before the activation end date, your Gift Card will be forfeited.

14. You must redeem your Gift Card before the card expiry date communicated on delivery of the card. If you do not redeem the Gift Card during this time period, your Gift Card will be forfeited.

15. Gift Cards that are not activated or redeemed within the designated time frame cannot be re-activated, extended or exchanged for cash or other credit.

16. Gift Cards cannot be used to withdraw cash at ATMs, redeemed for cash or be used to make direct debit or recurring or regular instalment payments. The Gift Cards are not transferable or exchangeable, and are not redeemable for other benefits. The promotion is not available in conjunction with any other offer. Such attempted unauthorised use may result in your Gift Card being suspended or cancelled and any remaining value on your Gift Card being forfeited. Your Gift Card is not reloadable. This means that additional funds cannot be added onto your Gift Card.

17. Ensure you keep your Gift Card secure. Anyone holding the Gift Card can use its value to make purchases. You are responsible for all transactions on your Gift Card. If your Gift Card is lost or stolen, or you suspect an unauthorised transaction, immediately report this to the Gift Card Distributor by calling 1800 446 347.

18. If you have a query or complaint about the Gift Card you have received, please contact iGoDirect Group on 1800 446 347. BOQ is not liable for the availability, quality or fitness for purpose of any goods or services purchased with the Gift Card.

19. If you think there has been an incorrectly processed transaction in relation to your Gift Card please contact the store where the transaction was made. The Gift Card Distributor is unable to reverse any approved transactions.

Privacy

20. BOQ's privacy policy outlines how we handle your personal information, and also explains how you can access your details, seek corrections and make complaints. View our [Privacy Policy here](#). This details how BOQ collects, stores, uses and discloses personal information. Personal information is collected in connection with entry into this Promotion for the purpose of facilitating access to the Gift Card. If the personal information requested is not provided, then a person will be ineligible to participate in this Promotion. By entering into the Promotion, the customer consents to BOQ disclosing the personal information to the Gift Card Distributor required to enable it to process and validate the customer's claim for the Gift Card and to arrange delivery to eligible customers.

General

21. BOQ reserves the right in its sole discretion to disqualify any person from receiving the Gift Card: (a) If it suspects fraudulent activity; or (b) For a breach of these Terms and Conditions; or (c) If it decides the person has not acted in good faith; or (d) For any false or misleading conduct of any kind.

22. In the event the Eligible Insurance Policy and Eligible Home Loan are held by more than one person only one Gift Card will be issued to the first named policy holder of the Eligible Insurance Policy and the primary borrower. Only one Gift Card will be issued per Eligible Insurance Policy purchased.

23. BOQ, the Insurer, agencies, companies and related bodies corporate associated with this Promotion are not responsible for any tax liability incurred by a customer in connection with the gift card or its receipt.

24. BOQ reserves the right, in its sole discretion, or subject to any written directions from a regulatory authority, to modify, suspend, terminate, or cancel the Promotion at any time without notice.

25. BOQ, (including its officers, employees and agents) will not be liable for any loss or damage whatsoever (including but not limited to direct or consequential loss) for any theft, unauthorised access, third party interference, any technical difficulties or equipment malfunction, or personal injury (including loss of opportunity) suffered or sustained, in connection with the Promotion, the receipt, acceptance or use of the Gift Card (whether negligent or not) of BOQ or officers, employees or agents, except for any liability that cannot be excluded by law.

26. BOQ reserves the right to substitute the Gift Card with another incentive of the same value.

27. Queensland law applies to these terms and conditions. By entering into this agreement you unconditionally submit to the jurisdiction of the courts of Queensland.

28. Any advice contained in this document is general advice only. BOQ has not considered your personal or financial objectives, situation or needs in preparing these Terms and Conditions or associated website content. Before you purchase either or both of these products you should carefully read the Product Disclosure Statements (PDSs), Key Fact Sheets (KFSs), the BOQ Financial Services Guide (FSG) and these Terms and Conditions (available at <https://www.boq.com.au/important-information/terms-and-conditions> or by calling 1300 159 258) to decide if they are right for you.