

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 No. 244616 ('Distributor') ('**BOQ**') distributes BOQ Home Elite and Home Extra 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. Information on how to qualify 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.

3. 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 6 of these Terms and Conditions on and from 11:30am AEST from 2 November 2020 – 7:00pm AEST 30 November 2020 (Offer Period). This Promotion is subject to change or removal at the discretion of Bank of Queensland.

Gift Card

4. The Gift Card is a Visa Gift Card with a value of \$200 AUD. The Gift Card Distributor is iGoDirect Group Pty Ltd ACN 110 897 320.

5. 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 6. 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

6. In order to be eligible for the Gift Card, the customer must meet **all** of the following conditions:

(a) 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;

(b) 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) before buying insurance and consider whether it is right for them. A copy of the PDS is [available here](#).

(c) The customer must continuously hold the Eligible Insurance Policy for a period of 65 days from the policy start date ('Eligibility Period');

(d) The Eligible Insurance Policy must be paid in full, or if paid by instalments, payments must be up to date;

(e) 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 maintain these addresses at all relevant times;

(f) 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

(g) The customer must comply with any other special conditions communicated by BOQ in relation to the Promotion.

7. 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

8. If the policy has not been cancelled within 65 days from the policy start date, the Gift Card (along with instructions on how to activate the Gift Card) will be sent to the postal address provided within 15 days. Should you not receive your card within 80 days of your insurance policy start date, please contact the BOQ Customer Protection Team on 1300 159 298.

9. BOQ cannot guarantee receipt of the gift card within 15 days from the date of postage or accept responsibility for any delay experienced as a result of factors affecting postal service to the customer's address

10. 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 scratch panel on reverse of card. You do not need to use the whole Gift Card value in one transaction.

10. 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.

11. 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.

12. Gift Cards that are not activated or redeemed within the designated time frame cannot be re-activated, extended or refunded in any way.

13. 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, cannot be taken as cash 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.

14. 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.

15. 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.

16. 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

17. 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

18. BOQ reserves the right 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.

19. In the event the Eligible Insurance Policy is held by more than one person only one Gift Card will be issued to the first named policy holder of the Eligible Insurance Policy. Only one Gift Card will be issued per Eligible Insurance Policy purchased.

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

21. 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.

22. 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.

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

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

25. 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, Financial Services Guide and these Terms and Conditions (available at boq.com.au/personal/insurance or by calling 1300 159 258) to decide if they are right for you.