



\$5,000 cash insurance competition

Terms and Conditions

1. The promoter is Summerland Credit Union ABN 23 087 650 806, AFSL 239238 101 Molesworth Street, Lismore, New South Wales 2480 (Promoter).
2. The prize is 1 x \$5,000 cash (Prize).
3. The offer is available from 1 March 2023 to 31 May 2023 (Promotional Period).
4. The Relevant States are New South Wales and Queensland.
5. Directors, officers, management, and employees (and their immediate families) of the Promoter; and the agencies, companies or participating premises associated with this competition are not eligible for the Promotion.
6. An Eligible Insurance Policy includes a new CGU:
 - a. Building Insurance Policy;
 - b. Contents Insurance Policy;
 - c. Combined Home and Contents Insurance Policy;
 - d. Landlords Residential Property Insurance Policy; or
 - e. Comprehensive Motor Vehicle Policy,purchased through Summerland Credit Union.
7. To enter into the Promotion, Eligible Participants must:
 - a. Be aged 18 years or over
 - b. Purchase one Eligible Insurance policy during the campaign period;
 - c. Do not cancel within the 21 day cooling off period; and
 - d. Be a resident of NSW and Queensland only
 - e. Be an existing Summerland member who holds an Everyday Transaction account or Bonus Saver account.

Eligibility Criteria

1. Eligible Participants who fulfil the Eligibility Criteria will receive one entry into the Promotion.
2. Policies purchased during the promotional period covering the same asset of a policy cancelled within the promotional period will not be eligible for the promotion.
3. Multiple entries are permitted.
4. Renewing policies are excluded from the Promotion.

5. The Promotion consists of one (1) draw. The draw will take place at Summerland Credit Union, 101 Molesworth Street, Lismore NSW 2480 on 30th June 2023. Total prize pool value is \$5,000.
6. The winner will be notified by Summerland Credit Union by email and telephone within three business days of the draw. The prize will be deposited to the winner's Everyday Transaction Account held with Summerland Credit Union.
7. The Promoter reserves the right, at any time, to verify the validity of eligible participants and to disqualify any participant that does not act in accordance with these T&Cs, including the cancelling and repurchasing of the same policy.
8. The Promoter and its associated agencies are not liable for any loss, damage, personal injury or death whatsoever (including, but not limited to, any direct, indirect or consequential loss) suffered or sustained in connection with this Promotion, the use of a reward or any act or omission (whether negligent or not) of the promoter, its associated agencies or any person associated with any of them, except to the extent that any liability cannot be excluded by law.
9. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, the Promoter reserves the right, in its sole and absolute discretion and to the fullest extent permitted by law to:
 - a. disqualifies any participant; or
 - b. modifies, suspend, terminate, or cancel the Promotion, as appropriate.