

BANKVIC WIN A CAR – TERMS & CONDITIONS OF ENTRY

1. The promoter of the competition is Police Financial Services Limited ABN 33 087 651 661 AFSL/Australian Credit Licence 240293 trading as BankVic of Level 3, 215 Spring Street, Melbourne, Victoria, 3000.
2. Instructions on 'how to enter' form part of the Conditions of Entry.
The **Win a Car competition** is open to new and existing BankVic Members who:
 - a) Hold an existing (current) CGU Home Building and/or Contents Insurance, Motor or Landlords Insurance policy. Each existing policy will receive one entry into the draw.
 - b) Purchase a new CGU Home Building and/or Contents Insurance, Motor Insurance or Landlords Insurance policy.
 - c) Each new policy will receive one entry into the draw.
 - d) All members must meet the member definition to be eligible for the prize. A member is defined as having purchased \$10 of BankVic shares and their account is not overdrawn as of 11.59pm Australian Eastern Standard Time (AEST) 10 August 2017.
3. Competition period: The competition will commence at 9am Australian Eastern Daylight Time (AEDT) 01 March 2017 and close at 5pm AEST 30 June 2017.
4. At the end of the competition all eligible members will go in the draw and the first eligible member drawn will win the prize.
5. For the purpose of the **Win a Car competition**, the entry criteria is as follows:
 - a) **For new policy holders** they must have purchased their policy within the competition period and paid their first month's premium by 11.59pm AEST 10 August 2017.Or
 - b) **For existing policy holders** the policy must be current and, if the premiums are paid in installments, not in arrears as at 11.59pm AEST 10 August 2017.
6. BankVic Members under the age of 18 years are not eligible for the competition.
7. BankVic Members residing outside of Victoria, Queensland, Tasmania and Western Australia are not eligible to enter.
8. Employees and directors of BankVic and their immediate families (spouse/partner, child or parent), employees and directors of CGU, authorised representatives and agencies associated with this competition are not eligible to enter this competition.
9. All entries remain the property of BankVic.
10. All valid entries will be placed in the draw.
11. The draw will take place at the Head Office of BankVic Level 3, 215 Spring Street, Melbourne, Victoria, 3000.
12. **Draw Date - Win a Car competition**
11am AEST on 21 August 2017
The winner will be notified by phone and in writing and in accordance with legislation their full names will be published in the September 2017 edition of Member Matters, and will feature on BankVic's social media channels after the presentation.
13. Prizes
Win a Car competition
The first eligible person whose name is drawn wins a prize package to the total value of \$38,500.
Prize package includes:
 - a) A new 2017 KIA Sportage QL 2WD Wagon MPI SLi, valued in excess of \$37,000.

- b) 12 months CGU comprehensive motor insurance up to a policy value of \$1,500pa including GST and stamp duty. Note the provision of this prize is subject to CGU's normal underwriting criteria. If the underwriting criteria cannot be met by the prize winner, the equivalent amount will be transferred into their BankVic account.
- 14. The prizes are supplied by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. BankVic, as an AFSL holder, sells general insurance products under an agreement with the issuer CGU Insurance Limited. If you purchase insurance, we will receive commission that is a percentage of the premium.
- 15. The prizes are not transferable or redeemable for cash, travellers' cheques or foreign currency. The prizes must be claimed by 15 September 2017.
- 16. If the original winner of a prize is unable to be contacted despite the promoter's reasonable efforts to contact them, then an additional entrant's name may be drawn and substituted for the name of the original winner of that prize. The additional draw(s), if the prizes are not claimed, will be held on 18 September 2017 at 11am AEST.
- 17. The promoter's decision in relation to any aspect of the competition will be final and binding on every person who enters. No correspondence will be entered into.
- 18. The promoter is not liable and is released by each entrant from any claim or liability in relation to participation in this competition.
- 19. Personal information obtained as the result of entry into the campaign will not be used by BankVic for any purpose other than to provide insurance products or quotes, to meet the conditions of entry or inform you about our products and services. As per relevant legislation affecting the conduct of lotteries information will be retained for three years following the winner's claiming of their prizes and then destroyed.
- 20. Before you make any decision to acquire any product or service you should obtain and consider the relevant Product Disclosure Statement available from any branch, on our website bankvic.com.au or by calling 13 63 73. 01.17 6284bv –a