

PROMOTION TERMS & CONDITIONS

P&N Bank / CGU Comprehensive Motor Insurance \$50 Prezzy Smart eGift Card campaign

1. This **Promotion** is the *P&N Bank / CGU Comprehensive Motor Insurance \$50 Prezzy Smart eGift Card campaign*.
 2. The promotor is **P&N Bank** (Police & Nurses Limited, ABN 69 087 651 876 AFSL/Australian Credit Licence 240701, Level 6, 556 Wellington Street, Perth WA 6000, telephone 13 25 77).
 3. The **Promotion Period** starts at 12:01am (AWST), 26 February 2024 and ends at 11.59pm (AWST), 30 June 2024.
 4. In this Promotion an **Eligible Policy** is a new Comprehensive Motor Insurance policy issued through P&N Bank by **CGU Insurance** (Insurance Australia Limited ABN 11 000 016 722, trading as CGU Insurance). An Eligible Policy does not include a Third Party Fire & Theft or Third Party Property insurance policy.
 5. To be eligible to receive a \$50 Prezzy Smart eGift Card you must:
 - a. during the Promotion Period:
 - i. be a resident of Western Australia;
 - ii. be 18 years or older;
 - iii. apply through P&N Bank for an Eligible Policy;
 - iv. be accepted by CGU Insurance as the insured on the Eligible Policy;
 - v. pay either in full or at least one instalment for the Eligible Policy; and
 - vi. provide P&N Bank a current email address and any other information requested in connection with the Promotion,
 - b. not cancel the Eligible Policy for a period of at least six weeks following the date the cover takes effect, being the policy start date (**Six Week Eligibility Period**).
- (Eligibility Criteria)**
6. If you satisfy the Eligibility Criteria you will receive a \$50 Prezzy Smart eGift Card issued by **Prezzy** (Prezzy Pty Ltd, ABN 16 602 963 422).
 7. You may receive a \$50 Prezzy Smart eGift Card for each Eligible Policy on which you are the insured that meets the Eligibility Criteria.
 8. You do not satisfy the Eligibility Criteria and are not eligible for a \$50 Prezzy Smart eGift Card if you:
 - a. only renew an Eligible Policy, not purchase a new one;
 - b. do not pay by the due date any amounts which fall due during the Six Week Eligibility Period; or
 - c. do not provide P&N Bank a current email address or other requested information.

9. The \$50 Prezzy Smart eGift Card will be issued via the Prezzy platform to your email address within 40 days of the Eligibility Criteria being achieved. The \$50 Prezzy Smart eGift Card is an electronic gift card that can only be exchanged for individual retailer gift cards online via the Prezzy platform, and is subject to the Prezzy eGift Card Terms of Service at www.prezzy.com.au/policies/terms-of-service/.
10. The \$50 Prezzy Smart eGift Card is not transferable, exchangeable, or redeemable for cash. The \$50 Prezzy Smart eGift Card must be taken as stated and no compensation will be payable if you are unable to use it as stated.
11. If the \$50 Prezzy Smart eGift Card is unavailable, for whatever reason, P&N Bank reserves the right to substitute it for an item of equal or greater value.
12. Eligibility for insurance coverage under an Eligible Policy is determined solely by CGU Insurance. Otherwise, determination of valid participation in this Promotion is at the sole and exclusive discretion of P&N Bank. P&N Bank's decision in relation to meeting the Eligible Criteria is final, and no correspondence will be entered into except as provided by law or code and as accepted by P&N Bank.
13. The offer under this Promotion cannot be used in conjunction with any other insurance offers available through P&N Bank.
14. P&N Bank is not liable for any loss, cost, expense, damage, or liability suffered or incurred by you in connection with this Promotion, the Eligible Policy, or the \$50 Prezzy Smart eGift Card (except to the extent of the fraud, negligence, or wilful misconduct of P&N Bank, including that of its officers, employees, contractors, or agents). In this Promotion P&N Bank make no representations or warranties as to the quality, suitability, or merchantability of the Eligible Policy or the \$50 Prezzy Smart eGift Card. Nothing under this clause limits any rights under the *Competition and Consumer Act 2010*.
15. P&N Bank will collect your personal information during this Promotion in order to conduct the Promotion and provide the \$50 Prezzy Smart eGift Card. You will not meet the Eligibility Criteria if you do not provide this information. For more information about how P&N Bank may use your personal information, please refer to our Privacy Policy, which is available from P&N Bank or at www.pnbank.com.au.
16. CGU Insurance, Prezzy Card and any media platform used to share information in connection with the Promotion are not promoters for this Promotion. They do not sponsor, endorse, or administer it. Any queries should be directed to P&N Bank.
17. Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 acts under its own AFSL and under an agreement with the issuer Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722, AFSL 227681. Any advice provided is general advice only and does not take into account your individual objectives, financial situation or needs ("your personal circumstances"). Before using this advice to decide whether to purchase a product, you should consider your personal circumstances and the relevant Product Disclosure Statement and Target Market Determinations from www.pnbank.com.au/insurance.
18. The laws of Western Australia govern this Promotion.