

Terms and Conditions –WIN \$5,000 Cash with Police Credit Union (PCU) and Ian Berry Insurance (IBIS) (Promotion)

1. The promoter(s) of this Promotion is Police Credit Union Ltd ABN 30 087 651 205 AFSL 238991 (“**PCU**”, “**we**”, “**us**”, “**they**” or “**our**”) (telephone number 1300 131 844) and Ian Berry Insurance Services Pty Ltd ABN 15 084 331 304, an Authorised Representative No 259485 of PCU (“**IBIS**”, “**we**”, “**us**”, “**they**” or “**our**”) (telephone 1300 292 100) of 17-23 Carrington Street, Adelaide SA 5000.
2. PCU and IBIS are authorised to arrange insurance as agents of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (“**Allianz**”). The promoters do not provide advice based on any consideration of your objectives, financial situation or needs. Please consider your circumstances and the Product Disclosure Statement available from PCU and IBIS to decide if an insurance product is right for you. Visit www.policecu.com.au and www.ianberry.com.au for full Product Disclosure Statements and Policy Documents and the Financial Services Guides. Target Market Determinations are available by calling PCU at 1300 131 844 and IBIS at 1300 292 100. If you purchase insurance through the promoters, they will receive a commission that is a percentage of the premium.
3. This Promotion commences at 12.01am (ACST) on Monday 15 July 2024 and closes at 11.59pm (ACST) on Monday 30 September 2024 (“**Promotion Period**”). All references to dates and times in these Terms and Conditions are a reference to the local time in Adelaide, South Australia.
4. Entry in the Promotion is only open to Australian residents aged 18 years or over excluding employees (and their immediate families) of PCU and IBIS (“**Eligible Customer**”). For the purpose of this clause, immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or first cousin.
5. Participation in this Promotion by an Eligible Customer (including by accepting the prize) is deemed acceptance of these Terms and Conditions by the Eligible Customer.
6. For the purpose of this Promotion, the term “**Eligible Policy**” means the following types of insurance policies:
 - Allianz Home Insurance (Buildings and/or Contents);
 - Allianz Comprehensive Motor Insurance;
 - Allianz Caravan and Trailer Insurance; or
 - Allianz Landlord Insurance (Buildings and/or Contents),in each case, underwritten by Allianz and purchased through PCU and/or IBIS.
7. Each Eligible Customer will automatically receive one (1) entry into the prize draw when, during the Promotion Period, the Eligible Customer:
 - purchases a new Eligible Policy through PCU and/or IBIS; or
 - renews an existing Eligible Policy which was originally purchased through PCU and/or IBIS.

Variations to existing policies do not qualify to receive an entry into the prize draw.

8. An Eligible Policy will be deemed purchased when the promoter receives full payment of the annual policy premium or, where the Eligible Customer is paying month by month, the first monthly premium instalment. For the entry to be and remain valid and eligible to win the prize, the Eligible Policy must not lapse or be cancelled before the prize draw.
9. There will be one (1) prize of \$5,000 cash, which will be paid to the prize winner by one single electronic funds transfer into the prize winner's nominated bank account.
10. The prize draw will be conducted at 11.00am (ACDT) on Thursday 24 October 2024 at the promoters' Head Office which is located at 17-23 Carrington Street, Adelaide SA 5000. The prize winner will be manually drawn at random. The first valid entry selected will be the prize winner.
11. The prize winner will be notified in writing and by telephone within two (2) business days of the draw and their name will be published on PCU's website (www.policecu.com.au/news-and-community/news) and the IBIS website (www.ianberry.com.au/news/) on Tuesday 29 October 2024. The promoters will not be responsible or liable in any way if the details provided by the prize winner are incorrect or if the prize winner cannot be contacted.
12. To claim the prize, the prize winner must contact the promoters on 1300 131 844 (PCU) or 1300 292 100 (IBIS) by 5.00pm (ACDT) on 24 January 2025, being three (3) months from the original draw date. If the prize winner fails or refuses to claim their prize by this time and date, the prize winner will be deemed to have forfeited the prize.
13. If the prize winner forfeits the prize or the prize otherwise remains unclaimed by 5.00pm (ACDT) on 24 January 2025, the promoters will conduct a redraw, following the same procedure as the original draw. The redraw will take place at 11.00am (ACDT) on 30 January 2025 at the promoter's Head Office which is located at 17-23 Carrington Street, Adelaide SA 5000. The prize winner, if any, from any redraw will be notified in writing and by telephone within two (2) business days of the redraw and their name will be published on the promoters' websites by 4 February 2025. The first valid entry selected will be the prize winner. If the prize winner fails to claim their prize by the date reasonably specified by the promoters, the prize winner will be deemed to have forfeited the prize.
14. The prize is not exchangeable. The prize may be transferred to a prize winners' immediate family member but cannot be transferred to other persons.
15. This offer cannot be used in conjunction with any other offer.
16. The promoters reserve the right to withdraw this offer at any time but, where necessary, only with the approval of any applicable regulatory authority.
17. The promoters reserve the right to verify the eligibility of each Eligible Customer (including a customer's identity, age, and place of residence) and the validity of each entry and to disqualify any persons who PCU or IBIS reasonably believe has breached these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of this Promotion. Further, any customer who provides incorrect contact details may be deemed by the promoters to be ineligible to win the prize. Failure by the promoters to enforce any of its rights at any stage

does not constitute a waiver of those rights. The Promoters' legal rights to recover damages or other compensation from such an offender are reserved.

18. In the event of any dispute or uncertainty, the decision of the promoters is final and binding and no further correspondence will be entered into.
19. Each Eligible Customer consents to the promoters using their name, suburb of residence, likeness, image and/or voice in the event they are the prize winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this Promotion (including any outcome), PCU or IBIS or any products manufactured, distributed and/or supplied by the promoters.
20. To the fullest extent permissible by law, each Eligible Customer in the Promotion (including any prize winners) releases the promoters from any claim, loss, damage, expense (including any claim for legal expenses), cost or charge sustained or in any way incurred by them in connection with the prize or their participation in this Promotion. The promoters and their related bodies corporate, officers, employees and agents will not be liable for any loss, damage, or personal injury whatsoever (including but not limited to direct, indirect, consequential, or economic loss) suffered or sustained by an Eligible Customer or the prize winners in connection with this Promotion, the promotion of this Promotion, or the use of or participation in any prize, except for any liability which cannot be excluded by law. Further, to the fullest extent permitted by law, PCU and IBIS exclude liability for any problems or technical malfunction of any telephone network or lines, computer systems or servers or other electronic equipment.
21. Nothing in these Terms and Conditions limits, excludes, or modifies, or purports to limit, exclude or modify the statutory consumer guarantees as provided under the *Competition and Consumer Act 2010*, as well as any other implied warranties under *the Australian Securities and Investments Commission Act 2001* or similar consumer protection laws in the State and Territories of Australia.
22. Liability for any tax arising out of participation in this Promotion (including acceptance of a prize) is the sole responsibility of the Eligible Customer. Eligible Customers should seek independent financial advice in this regard.
23. If you have a concern or complaint about any PCU or IBIS product or service, you should attend one of PCU's branches (excluding our Yorketown branch which does not offer insurance) or contact us via one of the methods listed below and our staff will deal with the matter promptly.

PCU Concerns and Complaints

Mail: Police Credit Union, PO Box 6074 Halifax St, Adelaide SA 5000

Telephone: 1300 131 844

Email: pcu@policecu.com.au

IBIS Concerns and Complaints

Mail: Ian Berry Insurance Services, PO Box 6073, Halifax St, Adelaide SA 5000

Telephone: 1300 292 100

Email: disputes@ianberry.com.au

24. If your concern or complaint is not resolved to your satisfaction, you can contact a Dispute Resolution Officer via one of the methods listed below and an internal review will be undertaken. If the Officer is able to resolve the dispute, he or she will promptly notify you in writing of the outcome and the reasons for it. The Officer will normally resolve the dispute within 30 days of the initial complaint being lodged.

PCU Dispute Resolution Officer

Mail: PO Box 6074 Halifax St, Adelaide SA 5000

Telephone: 1300 131 844

Email: disputes@policecu.com.au

IBIS Dispute Resolution Officer

Mail: PO Box 6073 Halifax St, Adelaide SA 5000

Telephone: 1300 292 100

Email: disputes@ianberry.com.au

25. PCU and IBIS are members of the Australian Financial Complaints Authority, so if you are not satisfied with the outcome of the dispute, you can ask for an external review by this independent body.

Australian Financial Complaints Authority (AFCA)

Mail: GPO Box 3, Melbourne Vic 3001

Telephone: 1800 931 678

Email: info@afca.org.au

Online: www.afca.org.au

26. Authorised under ACT Permit No. TP 24/01436