

"Switch & Get Rewarded" Promotion

Terms and Conditions

1. The Promotion is called "Switch and Get rewarded" Promotion. Information on how to participate in the Promotion forms part of these terms and conditions of eligibility. Participation in the Promotion is deemed acceptance of these terms and conditions of eligibility.
2. The Promotion Period commences at 9:00 am on 15th January 2018 and closes at 5.00 pm on 31st March 2018.

The Promoter is Woolworths Employees' Credit Union Limited | ABN 67 087 651 803 | AFSL / Australian Credit Licence 24072, 1 Woolworths Way, Bella Vista, NSW 2153
3. Persons under 18 years of age are ineligible for the Promotion.
4. This offer is only available to members of Woolworths Employees' Credit Union Limited.
5. The offer is not available on policies sold during the period that attract a Woolworths Employees' Credit Union Limited staff discount.
6. The purchase and payment of a QBE Home, Home Contents, Landlords or a Comprehensive Motor during the Promotion Period entitles the member to receive a \$50 Woolworths WISH Gift Card **PER** risk. The Promotion does not apply to the renewal of a QBE Home Building, Home Contents, Landlords or a Comprehensive Motor Policy.
7. The purchase and payment of a QBE Home Building, Home Contents, Landlords or a Comprehensive Motor policy is deemed to occur upon the member agreeing to become bound by the terms of the relevant product, the member paying for the product during the Promotion Period, and the product remaining active for the full duration of the 21 day cooling off period.
8. An agreement by a policyholder to enter a periodic instalment plan for a QBE General Insurance product is deemed to be payment of that product.
9. QBE Home Building, Home Contents, Landlords and Comprehensive Motor Policies are issued by QBE Insurance (Australia) Limited. ABN 78 003 191 035, AFS Licence 239545
10. The determination of valid participation is at the sole and exclusive discretion of the Promoter.
11. The Promoter's decision is final and no correspondence will be entered into.
12. Eligible members will be notified in writing and \$50.00 mailed to them within 4 weeks from receipt of the first premium instalment.

13. Vouchers are not transferable, exchangeable or redeemable for cash. Any element of any voucher that is unused or the winner is unable to accept for any reason will be forfeited and no compensation will be paid in lieu of that element, whether a part or the whole, of the voucher.
14. The Promoter is not responsible for any variation in the value of the voucher between the commencement of the Promotion Period and the date of redemption.
15. The Promoter is not responsible for any problem or technical malfunction of any communications network or data storage device or any late, lost, incorrectly submitted, delayed, ineligible, incomplete, corrupted or misdirected entry whether due to error, interruption to electricity supply or transmission of data, or otherwise.
16. The Promoter accepts no responsibility for any lost or misdirected mail.
17. The Promoter will not be liable for any loss or damage whatsoever suffered (including but not limited to indirect or consequential loss) or for any personal injury suffered or sustained in connection with redeeming the voucher, except for any liability which cannot be excluded by law.
18. Entry details, including personal information provided by Members, remain the property of the Promoter. The Promoter collects Members' personal information in order to conduct the Promotion and provide its services. It is a condition of this offer that this information is provided. By entering the Promotion the Member agrees that the Promoter may use this information in any media for future promotional, marketing or publicity purposes without any further reference, payment or other compensation to the Member. For more information about how the Promoter may use Members' personal information, please refer to the Promoter's Privacy Policy, which is available from the Promoter.

*New business only, per policy. \$50 WISH card offer valid 15/01/2018 – 31/03/2018. Please see website for full terms and conditions. Woolworth WISH gift card is not transferable for cash. Neither QBE nor WECU is liable for the activation, use or supply of any goods or services in connection with the Woolworths WISH Gift Card. Woolworths everyday gift cards conditions and exclusions apply, visit everydaygiftcards.com.au. Insurance issued by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFS Licence No. 239545. Normal underwriting conditions apply. Woolworths Employees' Credit Union Limited ABN 67 087 651 803 | AFSL/Australian Credit Licence 240720. This material has been prepared without taking into account your objectives, financial situation or needs. You must decide whether or not it is appropriate, in light of your own circumstances, to act on this advice. You should ensure you obtain and consider the Product Disclosure Statement for the policy before you make any decision to acquire it.