

Purchase a new Home & Contents, Landlord or Comprehensive Motor policy and get a \$100 eGift card Offer

Terms & Conditions

1. Information on how to qualify for the \$100 eGift card Offer form part of these Terms and Conditions. Customers who take up the offer are deemed to have agreed to these Terms and Conditions.
2. The Offer is available from 28 February 2022 to 2 April 2022 ("Offer Period").
3. The Promoter is Newcastle Permanent Building Society Limited ACN 087 651 992, AFS Licence No. / Australian Credit Licence 238273 (NPBS), Address 307 King Street, Newcastle West, NSW. Insurance policies are issued by Allianz Australia Insurance Limited (Allianz, ABN 15 000 122 850, "Issuer").
4. The Offer is for one (1) \$100 Choice Gift Card ("eGift card") issued by True Rewards Pty Ltd (ABN 80 632 364 759) ("Offer").
5. To be eligible for the Offer,
 - Individuals must purchase a new Eligible Policy through NPBS during the Offer Period and provide a valid email address; and
 - The start date of the Eligible Policy must occur during the Offer Period; and
 - The Eligible Policy must not be lapsed or cancelled at the time the eGift cards are distributed, which will be approximately one month from the end of the Offer Period.
6. The Eligible Policy will be deemed purchased when the Issuer receives full payment of the annual policy premium or the first instalment of premium, if paying by the month.
7. For the purposes of this Offer, an "Eligible Policy" is:
 - Allianz Home and Contents Insurance (Buildings and/or Contents for a single insured address); or
 - Allianz Landlord Insurance (Buildings and/or Contents for a single insured address); or
 - Allianz Comprehensive Motor Insurance.
8. Variations and renewals to existing policies are excluded from this Offer.
9. The Offer is limited to one (1) \$100 eGift card per Eligible Policy. If a policy has two (2) or more policy holders, the first policy holder named on the policy schedule will be awarded the \$100 eGift card ("Recipient").
10. The name and email address of the Recipient will be supplied to True Rewards Pty Ltd to enable sending of the eGift card. If you do not wish to take up the Offer, please advise the Promoter by phoning 13 19 87.
11. A link for the \$100 eGift card will be sent to the valid email address provided by the Recipient within 6 weeks of the end of the Offer Period.
12. The eGift card can be swapped for up to four e-gifts with participating retailers, up to the value of the eGift card. The retailers and e-gift values may change at any time and are subject to approval and availability from the retailer. Please refer to the individual retailer e-gift values and terms and conditions prior to swap as decisions are final. Once swapped, retail e-gift cards cannot be refunded or exchanged. eGift cards must be swapped to the chosen retailer/s within 36 months of date of issue. For further information, visit www.truerewards.com.au.
13. The eGift Card is not refundable or redeemable for cash and expired eGift cards cannot be extended or replaced. Redemption of the eGift Cards is managed by True Rewards Pty Ltd (ABN 80 632 364 759). For more information and terms go to <https://truerewards.com.au/help-centre>.
14. The Promoter reserves the right to verify the identity and eligibility of each entrant, and to disqualify any person who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of this Offer.
15. If this Offer 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, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any individual; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Offer, as appropriate.
16. The Promoter reserves the right to amend or remove this Offer at any time without notice.
17. Employees of the Promoter are ineligible to take up the Offer.
18. Facebook, Instagram or any other form of social media may be used to advertise or promote the Offer. By participating in this Offer, individuals agree that the Offer is in no way sponsored, endorsed or administered by, or associated with Facebook or Instagram, and to completely release Facebook and Instagram from any and all liability relating to the Offer. Any questions, comments or complaints regarding the Offer should be directed to the Promoter and not Facebook, Instagram, or other social media provider.