

Newcastle Permanent Building Society “Win Back Your Premium” Insurance Promotion

Schedule to Terms and Conditions

Promotion name	“Win Back Your Premium” Insurance Promotion
Promoter	Newcastle Permanent Building Society Limited (“NPBS”) ACN 087 651 992 Australian Credit Licence/AFSL 238273 307 King Street, Newcastle West NSW 2302 Phone 13 19 87 newcastlepermanent.com.au Insurance policies are issued by Allianz Australia Insurance Limited (Allianz, ABN 15 000 122 850, “Issuer”).
Authority number	NSW: TP/01287
Promotion period	Start date: Wednesday 1 December 2021 at 8:00am AEDT End date: Friday 30 September 2022 at 11:00pm AEST
How to enter	To automatically enter the Promotion, an Eligible entrant must purchase a new Eligible Policy through NPBS during the Promotion period. Entrants receive one entry for each new Eligible Policy. An Eligible Policy is: <ul style="list-style-type: none"> – Either an: <ul style="list-style-type: none"> – 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; and – That is not lapsed or cancelled at the time of the prize draw; and – Either full payment of the annual policy premium or the first monthly instalment premium has been received by the Issuer, at the time of the Prize draw. <p>The Eligible Policy will be deemed purchased as at the policy start date.</p>
Eligible entrants	Entry is open to members of NPBS, who meet all of the following criteria: <ul style="list-style-type: none"> – Are aged 18 years or over; – Are a resident of NSW; and – Hold an in-force Home, Motor or Landlord insurance policy with Vero Insurance that was purchased through NPBS; that is replaced by the new Eligible Policy. <p>Employees of the Promoter are ineligible to enter. If an Eligible Policy is held in joint names, the Eligible entrant will be the person first named on the policy.</p>
Prizes	There is one (1) prize to be awarded per monthly Prize draw, over ten (10) monthly draws. Each prize consists of a cash payment equal to the total value of the winning Eligible Policy's first 12 months' policy premium, up to a maximum of \$1,500. The payment will be paid by electronic transfer by the Promoter to the winner's nominated bank account. An entrant can win a maximum of one (1) prize in each monthly Prize draw, however they can win in multiple months. No bonus prizes will be awarded.
Prize value	Each prize is valued at up to \$1,500, depending on the premium value of the winning Eligible Policy. The total prize pool value is up to \$15,000 (AUD).

Prize draws	<p>A Prize draw will occur monthly, following the end of each month of the Promotion period, as follows:</p> <table border="1"> <thead> <tr> <th data-bbox="323 129 667 159"><u>Month of Promotion period</u></th> <th data-bbox="675 129 943 159"><u>Monthly Prize draw date</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="323 170 667 199">1 – 31 December 2021</td> <td data-bbox="675 170 943 199">17 January 2022</td> </tr> <tr> <td data-bbox="323 210 667 239">1 – 31 January 2022</td> <td data-bbox="675 210 943 239">15 February 2022</td> </tr> <tr> <td data-bbox="323 250 667 280">1 – 28 February 2022</td> <td data-bbox="675 250 943 280">15 March 2022</td> </tr> <tr> <td data-bbox="323 291 667 320">1 – 31 March 2022</td> <td data-bbox="675 291 943 320">15 April 2022</td> </tr> <tr> <td data-bbox="323 331 667 360">1 – 30 April 2022</td> <td data-bbox="675 331 943 360">16 May 2022</td> </tr> <tr> <td data-bbox="323 371 667 400">1 – 31 May 2022</td> <td data-bbox="675 371 943 400">15 June 2022</td> </tr> <tr> <td data-bbox="323 412 667 441">1 – 30 June 2022</td> <td data-bbox="675 412 943 441">15 July 2022</td> </tr> <tr> <td data-bbox="323 452 667 481">1 – 31 July 2022</td> <td data-bbox="675 452 943 481">15 August 2022</td> </tr> <tr> <td data-bbox="323 492 667 521">1 – 31 August 2022</td> <td data-bbox="675 492 943 521">15 September 2022</td> </tr> <tr> <td data-bbox="323 533 667 562">1 – 30 September 2022</td> <td data-bbox="675 533 943 562">15 October 2022</td> </tr> </tbody> </table> <p>The draw method is random electronic selection.</p> <p>All draws will take place at 10:00am at Newcastle Permanent Head Office, 307 King Street, Newcastle West, NSW 2302.</p> <p>On each applicable Prize draw date, a further 3 additional eligible entries will be randomly selected to be Reserve Winners.</p>	<u>Month of Promotion period</u>	<u>Monthly Prize draw date</u>	1 – 31 December 2021	17 January 2022	1 – 31 January 2022	15 February 2022	1 – 28 February 2022	15 March 2022	1 – 31 March 2022	15 April 2022	1 – 30 April 2022	16 May 2022	1 – 31 May 2022	15 June 2022	1 – 30 June 2022	15 July 2022	1 – 31 July 2022	15 August 2022	1 – 31 August 2022	15 September 2022	1 – 30 September 2022	15 October 2022
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Winner notification	The Promoter will attempt to notify the winners by telephone, SMS or email within 5 business days of the relevant Prize draw.																						
Prize claim period	<p>Each winner must claim their prize within 14 business days of being notified as a winner, by confirming receipt of notification and providing the Promoter with their nominated bank account details.</p> <p>The prizes will be paid into the winner’s nominated bank account within 7 business days of claiming their prize.</p>																						
Redetermination of winners	<p>In the event a winner is not eligible to receive the prize, cannot be contacted, does not claim their prize within 14 business days or returns the prize, the winner will be taken to have forfeited that prize and the Promoter will award the prize instead to the Reserve Winner to have been next drawn.</p> <p>If a Reserve Winner does not claim the prize within 14 business days the process set out in this clause shall be applied again, and so on until the prize has been claimed.</p>																						
Dispute resolution	<p>Disputes or queries concerning the conduct of this promotion or claiming of a prize can be raised by contacting NPBS by phone on 13 19 87, by email at enquiries@npbs.com.au, online at newcastlepermanent.com.au, by post or in person by visiting a branch. NPBS will endeavour to address any concerns as quickly as possible, and in the event that a matter takes longer than seven (7) days to resolve or investigate, will keep the customer regularly updated. Further information about NPBS’ dispute resolution process can be found on the website at newcastlepermanent.com.au/dispute-factsheet.</p>																						

Newcastle Permanent Building Society

“Win Back Your Premium” Insurance Promotion

Terms and Conditions

1. Information on how to enter and prizes form part of these conditions. Participating in the Promotion is automatic and constitutes acceptance of these Terms and Conditions (including the Schedule). Entries must comply with these conditions to be valid.
2. Although there are no anticipated direct costs relating to receiving a Prize, any taxes (excluding GST) which may be payable as a consequence of receiving a prize are the sole responsibility of the winner. Independent financial advice should be sought by the winner with regard to any taxes relating to a prize.
3. If a prize is returned for any reason, the Promoter may, at their sole discretion re-distribute or retain the returned prize.
4. If a winner/reserve winner is unable to be awarded their prize, they forfeit that prize, and it may be withdrawn unawarded. This result will be published on the Promoter's website. In the event there is no prize winner or a prize winner cannot be found, this result will be published on the Promoter's website.
5. Prizes are not variable or transferable or redeemable for cash. The Promoter's decision is final and binding – no correspondence will be entered into. The Promoter accepts no responsibility for late, lost or misdirected entries or other communications. All electronic entries are deemed to be received at the time of receipt of the entry into the competition database, and not the time of transmission by the Entrant. Entries will be deemed void if illegitimate, forged, manipulated or tampered with in any way.
6. In the event that any prize (or part of any prize) becomes unavailable for reasons beyond the Promoter's control, the Promoter may substitute a prize (or the relevant part of the prize) with a prize of equal or greater value.
7. The Promoter and its related entities shall not be liable for any impairment, defect, performance issue or other characteristic or aspect of any prize nor any loss, damage or injury suffered to person or property (even if caused by negligence) in connection with the competition or as a result of accepting and/or using a prize (including proper use or otherwise), except for any liability which cannot be excluded by law.
8. If for any reason this competition is not capable of running as planned, including (without limitation) due to infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures, vandalism, power failures, tempest, natural disasters, acts of god or nature, civil unrest, strikes or any other cause beyond the control of the Promoter, which corrupt or affect the administration security, fairness, integrity or proper conduct of this competition, then, to the extent permitted by law, the Promoter reserves the right in its sole discretion to cancel, modify or postpone the competition.
9. The Promoter reserves the right to request verification of age, identity, residential address of winners and any other information relevant to entry into or participation in this competition. Verification is at the discretion of the Promoter, whose decision is final. The Promoter reserves the right to disqualify any individual who submits an entry that is not in accordance with these terms and conditions, or who is involved in any way in interfering or tampering with the conduct of this competition. Failure by the Promoter to enforce any of its rights does not constitute a waiver of those rights.
10. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event that they are a winner in any media for an unlimited period of time without remuneration for the purpose of promoting this competition (including any outcome) and/or promoting any products manufactured, distributed and/or supplied by the Promoter.
11. All entries including any intellectual property such as copyright in the content of the entry, become the property of the Promoter. Details from entries will be collected and used for the purpose of processing and conducting this competition (which may include disclosure to third parties). By entering this competition, all Entrants warrant they have provided their consent to the use of their personal information as described. If Entrants do not provide this personal information as requested for this competition, the Promoter may not be able to enter the Entrant into the competition or the Entrant may not be able to claim the prize. In addition, by entering this competition Entrants warrant they have provided their consent so the Promoter may use their personal information (including their email address or telephone number), or disclose it to other organisations that may use it, in any media for future promotional, marketing (including direct marketing) and publicity purposes, including to obtain, analyse and formulate segmentation or commercial profiling of Entrants, without any further reference or payment to the Entrant. Entrants may opt out of the future use of their personal information by the Promoter, and/or access, change and/or update their personal information, and/or obtain a copy of the Promoter's Privacy Policy by contacting the Promoter. A copy of the Promoter's Privacy Policy is also available at newcastlepermanent.com.au/privacy-policy.
12. Facebook, Instagram or any other form of social media may be used to advertise or promote the Promotion. By participating in this Promotion, individuals agree that the Promotion 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 Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Promoter and not Facebook, Instagram, or other social media provider.