

# Purchase a new Home & Contents, Landlord or Comprehensive Motor policy and get a \$150 eGift card Offer

## Terms & Conditions

1. Information on how to qualify for and claim the Offer form part of these Terms and Conditions. Participation in the Offer is deemed acceptance of these Terms and Conditions. Offer is not valid in conjunction with any other offer.
2. The Offer is available from 21/07/2025 to 14/09/2025 ("Offer Period").
3. The Promoter is Newcastle Permanent, part of Newcastle Greater Mutual Group Ltd ACN 087 651 992 Australian Financial Services Licence/Australian credit licence 238273 of 307 King Street, Newcastle West NSW 2302, telephone number 13 19 87 ("Promoter"). Insurance policies are issued by Allianz Australia Insurance Limited (Allianz, ABN 15 000 122 850, "Issuer").
4. The Offer is for one (1) \$150 eGift card ("eGift card") issued by True Rewards Pty Ltd (ABN 80 632 364 759) ("Offer").
5. To be eligible for the Offer an "Eligible Customer":
  - Must purchase a new Eligible Policy (defined below) through Newcastle Permanent during the Offer Period and provide a valid email address; and
  - the Issuer must receive full payment of the annual policy premium or the first instalment of premium, if paying by the month; 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 Offers are distributed, which will be within 6 weeks from the end of the Offer Period; and
  - Policy holders must be Australian residents aged 18 years or over ("Eligible Customer").
6. For the purposes of this Offer, an "Eligible Policy" is:
  - Allianz Home and Contents Insurance ('Buildings' or 'Buildings and Contents'); or
  - Allianz Landlord Insurance ('Buildings' or 'Buildings and Contents'); or
  - Allianz Comprehensive Motor Insurance.
7. For clarity, 'Contents Only' of any kind are excluded from this Offer.
8. Variations and renewals to existing policies are excluded from this Offer.
9. Multiple Offers permitted, subject to one (1) Offer per Eligible Policy and to one eGift card per insured address. If a policy has two (2) or more policy holders, the first policy holder named on the policy schedule will be awarded the Offer ("Recipient").
10. The name and email address of the Recipient will be supplied to True Rewards Pty Ltd (ABN 80 632 364 759) to enable sending of the Offer. If you do not wish to take up the Offer, please advise the Promotor by phone.
11. A link for the \$150 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](http://www.truerewards.com.au).
13. The Offer is not refundable or redeemable for cash and expired Offers cannot be extended or replaced. Redemption of the Offer is managed by True Rewards Pty Ltd (ABN 80 632 364 759). For more information and terms go to [www.truerewards.com.au](http://www.truerewards.com.au). Any ancillary costs associated with redeeming the Offers are not included. Any unused balance of the Offer will not be awarded as cash.
14. The Promoter reserves the right, at any time, to verify the identity and eligibility of each Eligible Customer, and reserves the right, in its sole discretion, to disqualify any person who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the claim process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of this Offer. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
15. Disputes or queries concerning the conduct of this Offer can be raised by contacting Newcastle Permanent by phone on 13 19 87, by email at [enquiries@newcastlepermanent.com.au](mailto:enquiries@newcastlepermanent.com.au), online at [newcastlepermanent.com.au](http://newcastlepermanent.com.au), by post or in person by visiting a branch. Newcastle Permanent will endeavour to address any concerns as quickly as possible, and in the event that a matter takes longer than seven days to resolve or investigate, will keep you regularly updated. Further information about Newcastle Permanent's dispute resolution process can be found on our website at [newcastlepermanent.com.au/dispute-factsheet](http://newcastlepermanent.com.au/dispute-factsheet).
16. The Promoter reserves the right to amend or remove this Offer at any time without notice.

17. If this Offer is not capable of being conducted as anticipated due to reasons beyond the control of the Promoter, the Promoter reserves the right, in its sole discretion, to modify, suspend, terminate, or cancel the Offer, as appropriate in the circumstances.
18. Eligible Customer consent to the Promoter using their name, likeness, image and/or voice in the event they are a successful Eligible Customer (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this Offer (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
19. Liability for any tax (other than FBT) arising out of participation in this promotion (including acceptance of a prize) is the sole responsibility of the entrant. Entrants should seek independent financial advice in this regard.
20. The Promoter collects personal information ("PI") in order to conduct the Offer and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, unless otherwise advised, use the PI for the purpose of conducting this Offer, promotional, marketing, publicity, research and profiling purposes and sending electronic messages, offers and information to each Eligible Customer. For further details about how we handle PI and details about how individuals can request access and correction of their information or complain about a breach of the Australian Privacy Principles, please see our Privacy Policy and Credit Reporting which is available at [www.newcastlepermanent.com.au](http://www.newcastlepermanent.com.au). The Privacy Policy also contains information about how Eligible Customers may opt out, access, update or correct their PI, how Eligible Customers may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with.
21. The Offer is in no way sponsored, endorsed, or administered by or associated with Facebook or Instagram. Eligible Customers completely release Facebook and Instagram from any and all liability relating to the Offer.
22. 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, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Offer.
23. 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, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). To the extent permitted by law, the Promoter's liability arising from or in connection with this Offer, including for a breach of a Non-Excludable Guarantee, is limited to: (a) in the case of goods, any one or more of the replacement of the goods or the supply of equivalent goods, the repair of the goods, the payment of the cost of replacing the goods or acquiring equivalent goods or the payment of the cost of having the goods repaired; or (b) in the case of services, the supplying of the services again or the payment of the cost of having the services supplied again.