

Credit Union SA Win one of five \$2,500 fuel gift cards with your Home and Contents, Landlord, Comprehensive Motor or Caravan and Trailer Insurance Promotion – Terms and Conditions

1. The promoter is Credit Union SA Ltd ABN 36 087 651 232, AFSL/Australian Credit Licence 241066. of 400 King William Street, Adelaide, SA 5000, telephone number 13 8777 (“**Promoter**”). Insurance policies are issued by Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 (“**Allianz**”).
2. The Promoter is authorised to arrange insurance as an agent of the insurer, Allianz. The Promoter does not provide advice based on any consideration of your objectives, financial situation or needs. Please consider your circumstances and the relevant Product Disclosure Statement available from Credit Union SA to decide if an insurance product is right for you. Visit creditunionsa.com.au to read the relevant Product Disclosure Statement and the Financial Services Guide. Target Market Determinations are available by calling 13 8777. If you purchase insurance through the Promoter, they will receive a commission that is a percentage of the premium.
3. The Promotion commences at 12.00am (ACST) on 21 September 2026 and closes at 11.59pm on 22 November 2026 (ACDT) (“**Promotion Period**”). All references to times recorded throughout these Terms and Conditions are a reference to the local time in Adelaide, South Australia.
4. Entry into the Promotion is only open to South Australian residents aged 18 years or over (“**Eligible Customer**” or “**entrant**”).
5. Employees (and their immediate families) of the Promoter, and employees (and their immediate families) of participating financial institution agents and agencies associated with this Promotion, are ineligible to enter the Promotion. 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. Claimants determined by Allianz as participating in insurance fraud or failure to disclose relevant insurance information at the time of applying for an Eligible Policy or when claiming the prize are also ineligible. Any person whose name is drawn for a prize agrees to substantiate (including, but not limited to, by statutory declaration) that they do not fall in one of the categories of ineligible persons set out in this clause, if requested.
6. The Promoter reserves the right, at any time, to verify the eligibility of each entrant (including their identity, age and place of residence) and the validity of each entry 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 entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of this Promotion. Further, any contact details provided incorrectly may be deemed by the Promoter as an invalid entry. Errors and omissions may be accepted at the Promoter’s sole discretion. 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 a person are reserved.

7. If there is a dispute as to the identity of an Eligible Customer, the Promoter reserves the right, in its sole discretion, to determine the identity of the Eligible Customer.
8. For the purposes of this Promotion, the term "**Eligible Policy**" means:
 - Allianz Home Insurance (Buildings and/or Contents);
 - Allianz Comprehensive Motor Insurance;
 - Allianz Caravan and Trailer Insurance; and
 - Allianz Landlord Insurance (Buildings and/or Contents);in each case, underwritten by Allianz and purchased through Credit Union SA.
9. To enter, individuals must purchase a new Eligible Policy through Credit Union SA Ltd during the Promotion Period. The start date of the Eligible Policy must also be within the Promotion Period. Should the Eligible Policy be cancelled during the Eligible Policy's cooling off period, the entry shall be deemed invalid. The Eligible Policy will otherwise 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. For the entry to be and remain valid, the Eligible Policy must not be lapsed or cancelled at the time the prize is drawn at 11:00am on 8 December 2026 (ACDT). An Eligible Customer shall receive one (1) automatic entry into the relevant draw for each Eligible Policy purchased by them during the Promotion Period. Variations and renewals to existing policies are excluded from this Promotion. If an Eligible Entrant does not wish to be entered into the draw, they can contact Credit Union SA on 13 8777 and request to be excluded from the prize draw up to 72 hours prior to the Draw Date.
10. There will be five (5) prizes awarded in this Promotion. Each prize consists of a \$2,500 **Shell Gift Card**, which will be provided to each prize winner or, if requested by the prize winner, its equivalent dollar value by electronic funds transfer into the prize winner's nominated Credit Union SA account. The first five valid entries drawn will win the prizes. Any ancillary costs associated with the use of the gift card are not included. Any unused balance of the gift card will not be awarded as cash. Cannot be used in conjunction with any other offer. Conditions of use, including the maximum validity time for use, for the **Shell Gift Card** are set out on the following website: shell.com.au/promotions-and-offers/shell-gift-cards/shell-gift-card-terms-and-conditions.html
11. The total value of the prizes to be awarded in this Promotion is \$12,500.
12. There will be one (1) draw conducted for the entries received by the Promoter. The draw will take place at 400 King William Street, Adelaide, SA 5000 at 11:00am on 8 December 2026 (ACDT). The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn. Winners will be notified in writing and by telephone within two (2) business days of the draw and the surname, first name initial and postcode of residence of each winner will be published on Credit Union SA's website (creditunionsa.com.au/insurance) on 15 December 2026.
13. The Promoter's decision is final and no correspondence will be entered into.

14. If the prize winner wishes to claim their prize, they must contact the Promoter by 5.00pm on 1 March 2027 (ACDT). Subject to the redraw clause, if the prize winner fails to claim their prize by this time and date, the prize winner will be deemed to have forfeited the prize.
15. If a prize winner forfeits the prize or the prize remains unclaimed by 5.00pm on 1 March 2027 (ACDT), the Promoter will conduct a redraw, subject to any directions from a regulatory authority, following the same procedure as the original draw. Any redraws will take place at 11.00am on 2 March 2027 (ACDT) at the same place as the original draw. The prize winner, if any, from any redraw will be notified in writing and by telephone within two (2) business days of the draw and the winner's last name, first name initial and postcode will be published on Credit Union SA's website (creditunionsa.com.au/insurance) on 8 March 2027. In the event that a redrawn prize winner is not eligible, the Promoter will conduct a redraw until the prize is awarded (subject to any further regulatory directions). If a prize winner fails to claim their prize by the date reasonably specified to them by the Promoter, that prize winner will be deemed to have forfeited the prize.
16. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to relevant State or Territory regulation.
17. The prize is not exchangeable. The prize may be transferred to the prize winner's immediate family, but cannot be transferred to other persons. In the event of a dispute, the decision of the Promoter is final and binding and no correspondence will be entered into.
18. Each entrant consents to the Promoter using their name, likeness, image and/or voice in the event they are a 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), and promoting any products manufactured, distributed and/or supplied by the Promoter.
19. If this promotion 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 entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
20. To the fullest extent permissible by law, each entrant in the Promotion and the prize winner releases the Promoter 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 the Promotion. The Promoter, its 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 entrant or the prize winner 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, the Promoter excludes liability for any problems or technical malfunction of any telephone network or lines, computer online systems, servers, or providers, computer equipment, software, technical problems or traffic congestion on the Internet or any website, or any unauthorised intervention, or any combination thereof, including any non-delivery or corruption of entries to the Promoter, injury or damage to an entrant's or any other person's computer related to or resulting from participation in or downloading any materials related to this Promotion. The use of any automated entry software or any other mechanical or electronic means that allows an entrant to automatically enter into the draw repeatedly is prohibited and will render all entries submitted by that entrant invalid.

21. Liability for any tax (other than fringe benefits tax) arising out of participation in this Promotion (including acceptance of the prize) is the sole responsibility of the entrant. Entrants should seek independent financial advice in this regard.
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 2010 (Cth), as well as any other implied warranties under the Australian Securities and Investments Commission Act 2001 (Cth) 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) is not responsible for and 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: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by the prize winner or an entrant; or (f) use of the prize.
23. As a condition of accepting the prize, the prize winner must sign any legal documentation as and in the form required by the Promoter and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.
24. If you have a concern or complaint in relation to this Promotion it should be directed to the Promoter using the contact details below and will be handled in accordance with the Promoter's complaints handling policy.

Attention : Disputes Resolution Officer
Mail: Credit Union SA, GPO Box 699, Adelaide SA 5001
Phone: 13 8777
Email: info@creditunionsa.com.au

25. The Promoter handles personal information in accordance with the Privacy Act 1988 (Cth), including the Australian Privacy Principles, and will deal with personal information in accordance with its privacy policy. By entering into the Promotion you acknowledge that the Promoter may use the personal information you provide, as well as any it already holds about you, to conduct the Promotion and you agree to be bound by the Promoter's privacy policy. To

view the Promoter's privacy policy visit creditunionsa.com.au/legal/privacy, or to access or update your personal information please contact the Promoter by phone on 13 8777, or email at info@creditunionsa.com.au.

26. Authorised under SA Permit No. T26/1675