

Credit Union SA Win \$15,000 towards your account when you purchase Home and Contents, Landlord or Comprehensive Motor Insurance ("Promotion")

1. Information on how to enter the Promotion and the prize form part of these Terms and Conditions. Participation in this Promotion is deemed acceptance of these Terms and Conditions.
2. The Promotion commences at 9am ACST on 7 July 2025 and closes at 5pm ACST on 12 October 2025 ("Promotion Period"). All references to times recorded throughout these Terms and Conditions are a reference to the local time in Sydney, New South Wales.
3. The promoter is Credit Union SA (ABN 36 087 651 232) of 400 King William Street, Adelaide 5000, telephone number 13 8777 ("Promoter"). Insurance policies are issued by Allianz Australia Insurance Limited (Allianz, ABN 15 000 122 850, "Issuer").
4. Entry into the Promotion is only open to 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 guilty of insurance fraud or failure to disclose all relevant insurance information at the time of applying for an Eligible Policy or when making 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 an offender 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 offer, an "Eligible Policy" is a new:

Credit Union SA Home and Contents Insurance ('Buildings' or 'Buildings and Contents'); or
Credit Union SA Landlord Insurance ('Buildings' or 'Buildings and Contents'); or
Credit Union SA Comprehensive Motor Insurance.

For clarity, 'Contents Only' insurances of any kind are excluded from this Promotion.

9. Variations and renewals to existing policies are excluded from this Offer.
10. To enter, individuals must purchase a new Eligible Policy through Credit Union SA ABN 36 087 651 232 AFSL/Australian Credit License Number 241066 during the Promotion Period. The start date of the Eligible Policy should 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 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 11am ACST 29 October 2025. 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.
11. There will be one (1) prize awarded in this Promotion. This prize consists of \$15,000 which will be paid to the prize winner by a crossed cheque, made out to the prize winner or, if requested by the prize winner, by electronic funds transfer into the prize winner's nominated Australian bank account. The first valid entry drawn will win the prize.
12. The total value of the prizes to be awarded in this Promotion is \$15,000
13. There will be one (1) draw conducted for the entries received from Credit Union SA. The draw will take place at 400 King William Street Adelaide on 11am ACST 29 October 2025 in the presence of an independent scrutineer. 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 their **last name, first initial and postcode** will be published on creditunionsa.com.au on Thursday 13 November 2025 unless requested otherwise.
14. The Promoter's decision is final and no correspondence will be entered into.
15. If the prize winner forfeits the prize or the prize remains unclaimed by 5.00 pm on 12 November 2025, 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 11.00 am on 13 November 2025 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 their **last name, first initial and postcode** will be published on creditunionsa.com.au on 27 November 2025 unless requested otherwise. In the event that this redrawn prize winner is not eligible, the Promoter will conduct a redraw until the prize is awarded (subject to any further regulatory directions). If the prize winner fails to claim their prize by the date reasonably specified to them by the Promoter, the prize winner will be deemed to have forfeited the prize.

17. 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 State or Territory regulation.
18. 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.
19. 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.
20. 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.
21. 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 down-loading 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.
22. 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.
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 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 State 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.

24. 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.
25. The Promoter collects personal information ("PI") in order to conduct the Promotion 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. If the information is not provided the insurance cannot be entered into and the condition for entry into the competition is not met. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for the purpose of conducting this Promotion, promotional, marketing, publicity, research and profiling purposes and sending electronic messages, offers and information to each entrant. The Promoter will not disclose the entrant's PI to entities outside of Australia. For further details about how we handle PI and details about how entrants can request access and correction of their information or complain about a breach of the Australian Privacy Principles, please see our Privacy Policy which is available at creditunionsa.com.au/legal/privacy. The Privacy Policy also contains information about how entrants may opt out, access, update or correct their PI, how entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter.
26. The Promotion is in no way sponsored, endorsed or administered by or associated with Facebook or Instagram. Entrants completely release Facebook and Instagram from any and all liability relating to the Promotion.

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