



“Win Your Insurance Premium Back” Promotion Terms and Conditions

1. Information on how to enter the promotion forms part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. The person conducting this promotion is Heritage Bank Limited ABN 32 087 652 024 (**Heritage**), AFSL and Australian Credit Licence 240984.
3. To enter the promotion, an entrant must be a Heritage member and purchase a new Home or Landlord insurance policy (**Policy**) through Heritage either in-branch, online or through the Heritage Contact Centre, between 12am AEDT on 1 September 2019 and 11.59pm AEDT on 31 October 2019 (**the Promotional Period**). Renewals of existing policies are not an entry into the promotion.
4. An eligible Policy will be deemed to be purchased when Heritage receives:
 - a. Full payment of the annual eligible Policy premium; or
 - b. If paying by the month, the entrant’s nominated bank details to enable monthly instalments of the eligible Policy premium to be deducted.
5. The eligible Policy must not be lapsed or cancelled at the date on which the entrant’s prize is drawn.
6. An entrant will receive one (1) automatic entry per Policy into the prize draw for each eligible Policy type purchased by them on any given day during the Promotional Period.
7. If an eligible Policy is held in joint names, the entrant will be deemed to be the first person named on that eligible Policy.
8. The promotion is open to Queensland residents (excluding Heritage employees and their immediate families) over the age of 18 years. 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.
9. A total of nine (9) winners will be drawn during the Promotion Period. One entry from all entries received prior to the date of the draw, will be randomly drawn by a representative of Heritage at Heritage Bank, 400 Ruthven Street, Toowoomba. Draws will be held at 12noon on the following dates:
 1. Tuesday, 10 September 2019
 2. Tuesday, 17 September 2019
 3. Tuesday, 24 September 2019

4. Tuesday, 1 October 2019
5. Tuesday, 8 October 2019
6. Tuesday, 15 October 2019
7. Tuesday, 22 October 2019
8. Tuesday, 29 October 2019
9. Tuesday, 5 November 2019

10. Winners will be notified by telephone and/ or SMS and/or email after each draw. Heritage account details will be used to notify the winners. The winners will have 7 days to contact Heritage to redeem their prize. Heritage takes no responsibility if the winners' details are incorrect or if the winners cannot be contacted. If required, a redraw of any unclaimed prizes will occur at 12noon on the following dates:

1. Wednesday, 18 September 2019
2. Wednesday, 25 September 2019
3. Wednesday, 2 October 2019
4. Wednesday, 9 October 2019
5. Wednesday, 16 October 2019
6. Wednesday, 23 October 2019
7. Wednesday, 30 October 2019
8. Wednesday, 6 November 2019
9. Wednesday, 13 November 2019

11. Winners' names will not be published.

12. Each prize consists of a cash payment of up to a maximum amount of **\$2,000** equivalent to the total value of the winner's eligible Policy premium for the first 12 months. Prizes will be issued by electronic transfer to the winner's nominated bank account. The total value of the prizes to be awarded in this promotion will not exceed AUD\$18,000.

13. The prize may constitute assessable income and, as such, entrants should seek independent financial advice to determine their taxation obligations.

14. Except for liability that cannot be excluded by law, Heritage accepts no liability for any event, circumstances, loss or expense arising from this promotion or the taking or use of a prize by a winner or any other person.

15. Heritage reserves the right to verify the validity of each entry and to disqualify any entrant who Heritage reasonably believes has breached these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct to risk fair and proper conduct of this promotion. If Heritage fails to enforce any of its rights at any stage this does not constitute a waiver of those rights and rights to recover damages or other compensation are reserved.

16. Privacy Notice: Entry is conditional on providing the requested personal information. By entering this promotion, entrants consent to the retention, use and disclosure of their personal information by Heritage in the following ways:

- a. For the purposes of the promotion and any matter connected to the promotion;
- b. If the entrant is a winner in this promotion, for publicity purposes in any media for

an unlimited period without remuneration, compensation or prior notice to the entrant;

- c. In addition to any use that may be outlined above, sending entrants publications and communications about events, promotions, products and services. This includes distributing marketing material for goods and services offered by Heritage, its related bodies corporate and businesses which have arrangements with Heritage or its related bodies corporate. Entrants agree that communications with them may be sent by post, email and SMS.
17. Heritage may disclose personal information to third parties for the above purposes including but not limited to agents, contractors, service providers, prize suppliers and, as required to Australian regulatory authorities. For the purpose of conducting this promotion and sending offers and information to entrants, Heritage will not disclose the entrant's personal information to entities outside of Australia. Heritage's Privacy Policy is available in-branch or at heritage.com.au.