

View Insurance and Budget Direct - Win \$20,000 Promotion

TERMS AND CONDITIONS

Winners

NAME	STATE
A Whittall	NSW

Introduction

1. The promoter is Auto & General Services Pty Ltd ABN 61 003 617 909, AFSL 241 411 (operating under the brand Budget Direct) of Level 13, Toowong Tower, 9 Sherwood Road, Toowong 4066 on behalf of the insurer, Auto & General Insurance Company Ltd (ABN 42 111 586 353) (**Insurer**). The Promoter's contact number is 1300 858 747.
2. The Promotion will be advertised by the Promoter's authorised representative, View Insurance Pty Ltd ABN 41 651 843 800 (**View Insurance**) however the Promoter is responsible for the conduct of the Promotion.
3. These Terms and Conditions apply to the View Insurance and Budget Direct 'Win \$20,000' Promotion (**Promotion**). Eligible Entrants can receive entries into the draw to win one (1) x \$20,000 prize (**Prize**) either by completing a quote for an Eligible Budget Direct Policy and completing the relevant entry form, purchasing the quoted Eligible Budget Direct Policy or for completing a Renewal Info Entry Form (see clause 10).
4. The total maximum prize pool is \$20,000 AUD.
5. Information on how to enter, mechanics of entry and prizes form part of these Terms and Conditions. Entry into the Promotion is deemed acceptance of these Terms and Conditions. If there is any conflict between these Terms and Conditions and

any other published material, these Terms and Conditions prevail.

6. The Promotion commences at 12.01am (AEST) on 1 August 2023 and ends at 11.59pm (AEST) on 30 September 2023 (**Promotion Period**). Entrants are ineligible to participate after the Promotion Period.
7. Entry into the Promotion and any offer of Budget Direct Insurance is subject to the Insurer deeming that the risk is acceptable in accordance with its underwriting criteria. Any advice is general only and doesn't consider an individual's needs. Before purchasing a policy, a prospective customer needs to consider if the product is right for them by reading the Product Disclosure Statement, Target Market Determination and Financial Services Guide.

Eligibility

8. Entrants must meet the following criteria to participate in the Promotion (**Eligible Entrant**):
 - a. be 16 years or over (entrants under the age of 18 are only eligible to enter the Promotion subject to parental/guardian consent);
 - b. provide a valid email address;
 - c. be a permanent resident of Australia, or have resided in Australia continuously for six months or more on a temporary work visa at the time of participating in the Promotion;
 - d. not be an officer or employee of the Promoter or View Insurance and their related bodies corporate, or their immediate family; and
 - e. not be an officer or employee of any agents or service providers of the Promoter or View Insurance and their related bodies corporate, or their immediate family, directly associated with the conduct of the Promotion.

Participation

9. For the purposes of this Terms and Conditions, the following Budget Direct branded policies are 'Eligible Budget Direct Policies':
 - a. car policy (providing either comprehensive, third party property, third party fire & theft); and
 - b. home and/or contents policy (including landlords and renters insurance).
10. Eligible Entrants can receive entries in the Promotion, by completing one or more of following Methods of Entry, during the Promotional Period, to receive the Number of Entries. Each Method of Entry is capped at the Maximum Number of Submissions.

Method of Entry	Number of Entries	Maximum Number of Submissions
By completing a quote as follows (Quote Entry) : <ol style="list-style-type: none">1. Follow the 'Get a Quote' link on the View Insurance website	200 entries per Quote Entry	4 Quote Entries per Eligible Entrant

Method of Entry	Number of Entries	Maximum Number of Submissions
<p>https://viewinsurance.com.au/ and complete a quote for a new Eligible Budget Direct Policy (Eligible Quote); and</p> <p>2. Submit the 'Quote Entry Form' including your full name, postcode, email address and Eligible Quote number. The Quote Entry Form is accessed by clicking on the link in the Promotion banner, displayed on the Eligible Quote price presentation page.</p> <p>For the avoidance of doubt, the Eligible Quote number can only be used once to complete a Quote Entry Form.</p>		(maximum of 800 entries in total)
<p>By purchasing a new Eligible Budget Direct Policy via the quote number provided in the Eligible Quote (New Policy) provided that the New Policy remains active, paid-up and valid for a period no less than 21 days from the purchase date of the policy (Cooling-Off Period).</p>	500 entries per New Policy	Unlimited
<p>During the Promotion Period, complete the 'Renewal Info Entry Form' located at www.budgetdirect.com.au/view-renewal-info-entry-form to tell us what month your current car and home insurance is due for renewal (including providing your valid email address and opt-in for marketing)</p>	25 entries for completing the Renewal Info Entry Form	1 per Eligible Entrant

11. Quotes and purchases of an Eligible Budget Direct Policy originated from third party aggregation platforms such as Compare the Market or iSelect or directly via the Budget Direct website are not eligible for participation in this Promotion.
12. For the avoidance of doubt, a 'new Eligible Budget Direct Policy' does not include any Eligible Budget Direct Policy that the Eligible Entrant currently holds with the Insurer, including where this policy is renewing.
13. The use of any automated entry software or any other means that allows an entrant

to automatically enter repeatedly or otherwise tamper with the entry process is prohibited and will render all entries submitted by that entrant invalid. Entries will be deemed accepted at the time of receipt by the Promoter, or on expiry of the Cooling-Off Period, if applicable. For the avoidance of doubt, where an Eligible Entrant purchases a New Policy within the Promotion Period but cancels the New Policy within the Cooling-Off Period prior to the Draw Date, the Eligible Entrant will not receive any entries to the Promotion.

Draw and Prizes

14. A total of one (1) Eligible Entrant will be selected at random via electronic draw (**Eligible Winner**) to win twenty thousand dollars (\$20,000 AUD) (**Prize**) in the presence of an independent scrutineer (**Prize Draw**).
15. The Eligible Winner must provide evidence of their eligibility and the validity of their entry and acknowledges and agrees that the Prize is not transferrable. For the avoidance of doubt the 'Eligible Winner' will be the Eligible Entrant who completed the relevant entry form (for example, in the event that the policy is held jointly).
16. The Prize Draw will take place at Level 7, 9 Sherwood Road, Toowong QLD 4066 at 10:30am (AEST) on 23 October 2023 (**Draw Date**).
17. The Eligible Winner will be notified via their nominated email address and via phone (where available) within two (2) business days of the Draw Date, or no later than 25 October 2023 and their name will be published on the Terms and Conditions page of View Insurance website at <http://viewinsurance.com.au/launch-offer-terms> within twenty-eight (28) days of the Draw Date, and will remain on the View Insurance's website for no less than twenty-eight (28) days. All reasonable steps will be taken by the Promoter to notify the winner.

Unclaimed prize draw

18. A prize will be deemed unclaimed if the Promoter is not reasonably able to contact the Eligible Winner within three (3) months and one (1) day of the Draw Date via the Eligible Winner's provided contact details.
19. If the Prize remains unclaimed, an Unclaimed Prize Draw will be held on 25 January 2024 at the same time and location as advised in clause 16. Any Unclaimed Prize Draw winner will be notified within two (2) business days of the applicable Unclaimed Prize Draw and the Unclaimed Prize Draw winner's name will be published in accordance with clause 17 and the Promoter will give notice to the Queensland Regulatory Office within 7 days of being unable to locate the Eligible Winner.

Redemption

20. The Eligible Winner must provide current Australian bank account details,

including bank account name, BSB and account number.

21. Once the Eligible Winner has accepted the Prize and provided their bank details in accordance with clause 20, the Promoter will arrange for the Prize to be delivered via electronic funds transfer to the Eligible Winner's nominated bank account within 5 business days.
22. The Promoter will not be responsible for any loss resulting from the Eligible Winner providing incorrect or invalid bank account details, and the Promoter has no further responsibility to the Eligible Winner once the Prize has been transferred to the Eligible Winner's nominated bank details.

Privacy Statement and Marketing Consent

23. The Promoter is committed to protecting the privacy of individuals and their Personal Information pursuant to the *Privacy Act 1988 (Cth)* (Privacy Act).
24. Please read this statement carefully as it will have important consequences for an entrant in relation to the collection, use and disclosure of their Personal Information provided to the Promoter in connection with this Promotion.
25. Entrants to the Promotion understand that:
 - a. The Promoter is the party who is collecting your Personal Information and can be contacted at privacyquery@autogeneral.com.au or alternatively, you can write to the Promoter at PO Box 342 Toowong Qld 4066.
 - b. The purpose of the Promoter collecting the customer's Personal Information is to:
 - i. process and validate an entry for the Prize;
 - ii. arrange delivery of the Prize (if eligible);
 - iii. contact customers in the future with information about the Promoter or View Insurance, including special offers and market research; and
 - iv. provide marketing materials via any medium including mail or any other form of non-real time electronic, emerging, digital, or conventional communications channel whether existing now or in the future.
26. If the Promoter is unable to collect the Personal Information in connection with the above, then entrants will not be eligible to enter the competition and/or the Promoter will be unable to facilitate delivery of the Prize.
27. Your Personal Information may be disclosed to the following classes of people and organisations in connection with the purposes above:
 - a. View Insurance; and

- b. the Promoter's personnel, related bodies corporate, related bodies corporate personnel, service providers and marketing partners.
- 28. View Insurance's collection and use of your Personal Information will be governed by View Insurance's Privacy Policy located at <https://viewinsurance.com.au/privacy-policy>.
- 29. It is possible that some of the people and organisations above may be located outside of Australia. Entrants consent to their information being disclosed to a destination outside of Australia for this purpose, including but not limited to Japan, Philippines, Singapore, South Africa, United Kingdom, Canada, Israel, and the United States of America and they understand and acknowledge that Australian Privacy Principle 8.1 will not apply to such disclosures of your personal information.
- 30. The Promoter's privacy policy sets out the process as to how you can access and correct any of your personal information collected under this form as well as how you can make a complaint if the Promoter has breached the Privacy Act in the handling of your personal information. The Promoter's privacy policy is available at www.budgetdirect.com.au or can otherwise be provided by requesting a copy from the Promoter.

General

- 31. The Eligible Winner will participate in all reasonable promotional activities in relation to the Promotion, as requested by the Promoter, View Insurance and its agents or related bodies corporate. This may include the Eligible Winner's name, likeness, image and/or voice (including photograph, film and/or recording of the same), in any media worldwide for whatever purpose and without notification, remuneration or compensation, for marketing and or promotional purposes, for an indefinite period. The Eligible Winner consents to the Promoter publishing the Eligible Winner's name and postcode on its website or any other media, subject to the terms of any state or territory lottery legislation.
- 32. This Promotion is not available in conjunction with any other promotion or offer.
- 33. The Promoter reserves the right to disqualify any person from entering the Promotion, or receiving a Prize, if any of the following occurs:
 - a. If it suspects fraudulent activity; or
 - b. for a breach of these Terms and Conditions; or
 - c. if it decides the person has not acted in good faith (including but not limited to using automatically generated entries or multiple aliases; or
 - d. for any false or misleading conduct of any kind.

34. The Promoter reserves the right at its discretion or subject to any written directions from a regulatory authority, to modify, suspend, terminate, withdraw, or cancel the Promotion at any time without notice. Unless prohibited by law, these Terms and Conditions may be varied at any time without notice.
35. The Promoter reserves the right to substitute any Prize with another incentive of the same value, subject to regulatory authority.
36. Prizes are not refundable, reloadable, transferable or exchangeable and cannot be taken as physical cash.
37. The Promoter reserves the right to request that an Eligible Entrant provides supporting documentary evidence of their identity (e.g. driver's licence, passport, birth certificate). If the Eligible Entrant fails to do so, or the Promoter determines the insurance policy does not meet the eligibility criteria of the offer, the Eligible Winner will not be eligible for the Prize.
38. The Promoter and/or Insurer (including their officers, employees and agents) will not be liable for any loss or damage whatsoever (including but not limited to direct or consequential loss) including any theft, unauthorised access, third party interference, any technical difficulties or equipment malfunction, or personal injury (including loss of opportunity) suffered or sustained in connection with the Promotion, or the receipt, acceptance, or use of the Prize (whether negligent or not), except for any liability that cannot be excluded by law.
39. The Promoter does not accept any responsibility whatsoever for any tax liability associated, connected with or arising from the Promotion unless specified within these Terms and Conditions. Entrants should obtain independent financial advice regarding any financial or tax implications that may arise as a result of receiving the Prize.
40. If there is a dispute regarding the conduct of the Promotion, Entrants agree that the decision of the Promoter will be final.
41. In these Terms and Conditions:
 - a. "Personal Information" means, for the purpose of the Privacy Act 1988 (Cth), information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether the information or opinion is recorded in a material form or not.

Permit Authorisation

42. This promotion was authorised in the following states, under permit numbers:
 - a. NSW Permit No. TP/01203

- b. ACT Permit No. ACT TP 23/01400
- c. SA Permit No. T23/1091