

'Go in the draw to win \$1,000' Terms and Conditions

1. The Promotion is called **'Go in the draw to win \$1,000'**. Information on how to participate in the Promotion forms part of these terms and conditions of eligibility. Participation in the Promotion is deemed acceptance of these terms and conditions of eligibility.
2. The Promotion Period commences at 9:00 am on 1st May 2018 and closes at 5.00 pm on 31st July 2018.

The Promoter is South West Credit Union | ABN 44 087 651 705 | AFSL No 241 258
117 Lava Street Warrnambool VIC
3. Persons under 18 years of age are ineligible for the Promotion.
4. The offer is not available on policies sold during the period that attract a South West Credit staff discount.
5. The prize will be deposited into the customer's nominated account.
6. The Promoter is QBE Insurance (Australia) Limited, ABN 78 003 191 035 AFS Licence 239545, 2 Park Street, Sydney NSW 2000, Telephone (02) 9375 4444.
7. Entry into the prize draw to win \$1,000 cash prize is gained by a person:
 - a. Taking out 1 insurance policy with South West Credit paying for a new QBE building, contents or Comprehensive Motor insurance during the Promotion Period.
 - b. One new policy number is classified as 1 entry in the draw.
 - c. The policy must still be active at the time of the competition draw.
8. A person may enter the Promotion multiple times by satisfying the entry requirements in respect of multiple new insurance policies.
9. An agreement by a policyholder to enter a periodic instalment plan for a QBE Home and Motor product is deemed to be payment for that product.
10. QBE MemberCare insurance products are issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence 239545.
11. The prize draw will be conducted at 12pm EST on 22nd August 2018 at QBE Insurance (Australia) Limited, Level 3/628 Bourke Street, Melbourne VIC 3000.
12. Entries will be validated via sales and system reports. The winning ticket will be randomly drawn from a Computer selection.
13. The winning entrant will be notified by telephone and mail within 2 days of the prize draw.
14. The winner is also be announced via social media and electronic communications.
15. The prize must be claimed by the winning entrant within three months of the prize draw date otherwise a redraw will be conducted at 12pm EST on 22/11/2018 at QBE Insurance (Australia) Limited, Level 3/628 Bourke Street, Melbourne VIC 3000
16. The redraw winning entrant will be notified by telephone and mail within 2 days of the prize draw.
17. The prize is non-transferrable.
18. The determination of valid participation is at the sole and exclusive discretion of the Promoter. The Promoter's decision is final and no correspondence will be entered into.

19. The Promoter reserves the right to redraw in the event of an invalid entry.
20. Entry details, including personal information provided by customer, remain the property of the Promoter. The Promoter collects customers' personal information in order to conduct the Promotion and provide its services. It is a condition of this offer that this information is provided. By entering the Promotion the customer agrees that the Promoter may use this information in any media for future promotional, marketing or publicity purposes without any further reference, payment or other compensation to the customer. For more information about how the Promoter may use customers' personal information, please refer to the Promoter's Privacy Policy, which is available from the Promoter via www.swcredit.com.au/disclosedocs.