

“COMPARE THE MARKET - MEERKAT MONDAYS” PROMOTION

TERMS AND CONDITIONS

Important: to participate in this promotion, you must provide us with accurate contact details, including by using the same email address to obtain a quote with us and complete a purchase with a partner. If you do not provide us with accurate contact details, or if you use different email addresses at different stages of the purchase process, we may not be able to verify your purchase of an Eligible Product and confirm your eligibility for this promotion.

1. Information on how to enter and the prize(s) form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions. Definitions of capitalised terms are found in the Definitions section at the end of these Terms and Conditions.
2. Entry is only open to Australian residents who are Meerkat Mondays Members or who purchase an Eligible Product and sign up to become Meerkat Mondays Members during the Promotional Period.
3. All prizes in this promotion will be awarded randomly.
4. Entrants under 18 years old must have parental/guardian approval to enter and further, the parent/guardian of the entrant must read and consent to these Terms and Conditions. Parents/guardians may be required by the Promoter to enter into a further agreement as evidence of consent to the minor entering this promotion.
5. Employees (and their immediate families) of the Promoter and agencies associated with this promotion are ineligible to enter. 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 1st cousin.

Overview

6. During the Promotional Period:
 - (i) There will be a weekly “Game” every Monday from 22 February 2021 (inclusive) in which a range of instant prizes are awarded randomly to Meerkat Mondays Members who participate in the Game. In total there are 26 Weekly Games during the Promotional Period (see clauses 8 - 12 below for further information); and
 - (ii) There will be two “Major Prize Draws”, occurring on 24 May 2021 and 23 August 2021, at each of which all Meerkat Mondays Members will participate in the draw to win a Mini Cooper. See clauses 13 - 17 below for further information.
7. On 22 November 2021 there will be a final draw to give away any unclaimed or un-won prizes. See clause 18 below for further information.

Weekly Instant Prize Games

How to enter

8. Each Monday from the 22 February 2021 (inclusive), Meerkat Mondays Members can participate in each Game by accessing the Meerkat Mondays Dashboard on the Website or the Compare The Market 'Simples' app. The Dashboard will contain a weekly "game" that the Meerkat Mondays Member may "play" to determine whether they have won an instant prize or not. Prizes will be awarded randomly (ie, this is a game of chance, not a game of skill). Meerkat Monday Members will need to create an "account" in order to play the game.
9. Meerkat Mondays Members will accrue one (1) chance to play per week for each Eligible Product purchased and verified by Compare the Market during their membership period. The Dashboard for each Meerkat Mondays Member will indicate the number of times they are permitted to play the game each Monday.

Prizes

10. There are 26 Weekly Instant Prize Games during the Promotional Period. The prizes are a range of consumer electronic goods and fuel cards. The weekly prize pool has a retail value ranging between \$20,293 and \$22,766. The total prize pool for all Weekly Instant Prize Games is \$636,170. The precise prizes vary from week to week as set out in the Prize Schedule.
11. Entrants will be instantly notified on screen if they have won an instant prize upon completion of that Monday's game. To claim the instant prize, winners must complete the redemption form that appears after the prize win notification. After the redemption form is submitted correctly, the winner will receive a follow up email the next day confirming their win. The names of all ACT instant winners and SA instant winners of a prize over \$250 will be published on <http://comparethemarket.com.au/meerkatmondays/winners/> each week starting 05/03/21.
12. All claims for instant win prizes must be received by 11:59pm AEDT on 21/11/21.

2 x Major Prize Draws

How to enter

13. Meerkat Mondays Members do not need to do anything to enter the Major Prize Draws. They will be entered automatically.
14. The Major Prize Draws will occur on 24 May 2021 and 23 August 2021 at 11:30am AEST in the presence of an independent scrutineer.
15. Meerkat Mondays Members will be entitled to one (1) entry in each Major Prize Draw for each Eligible Product they have purchased during their membership period (provided that the purchase has been verified).

Prizes

16. At each Major Prize Draw the prize is one Mini Cooper 5-Door Hatch Car in Chili Red with Black roof. Each Mini Cooper prize comes with automatic transmission. Total prize value of each Mini Cooper prize is up to AU\$41,168 including registration, compulsory third party insurance, stamp duty and dealer delivery charges (which may vary State by State). Additional insurance, options, petrol and all other ancillary costs are the responsibility of the winner. The car will be delivered to the winner's address in Australia.

17. If the winner of a Mini Cooper is, through any legal incapacity or otherwise, unable to register the car in their own name, then the winner may assign the car to another person (who consents to such assignment) with legal capacity for the purpose of registration. The Promoter takes no responsibility for any such arrangements between the winner and the assignee. The winner must provide the Promoter with certified copies of all required documentation as required by the Promoter before the car is awarded. It is a condition of accepting the prize that the winner (or a representative of the winner/the winner's parent/legal guardian if the winner is under the age of 18) may be required to sign a legal release in a form to be determined by the Promoter in its discretion.

Final prize draw for any un-won or un-claimed prizes

18. A draw for any unclaimed or un-won prizes may take place on 22/11/21 at the same time and place as the original draw, subject to any directions from a regulatory authority. Winners, if any, will be notified by phone and email within two (2) business days of the draw and their names will be published on <http://comparethemarket.com.au/meerkatmondays/winners/> on 26/11/21.

General terms and conditions

19. If any prize (or part of any prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize (or that part of the prize) with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.
20. Major Draws will take place at Anisimoff Legal, Suite 5/210 Central Coast Hwy, Erina NSW 2250.
21. To participate in this promotion, entrants must provide the Promoter with accurate contact details, including by using the same email address to obtain a quote with the Promoter and to complete the purchase of an Eligible Product. If entrants do not provide us with accurate contact details, or if they use different email addresses at different stages of the purchase process, the Promoter may not be able to verify their purchase of an Eligible Product and confirm their eligibility for this promotion.
22. CTM may, in its sole and absolute discretion, disqualify any person from entering the promotion or for claiming prizes under it:
- (i) if CTM has reason to believe that the person is not acting in good faith in relation to the promotion, is "gaming" any element of the promotion, has acted fraudulently, or has engaged in misleading or deceptive conduct of any kind; or
 - (ii) if CTM has reason to believe that the person 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 the promotion;
 - (iii) if the person is no longer a Meerkat Mondays Member.
23. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
24. Incomplete, indecipherable, or illegible entries will be deemed invalid.
25. The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual 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 the promotion. Errors and omissions may be accepted at the Promoter's 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.

26. The Promoter's decision is final and no correspondence will be entered into.
27. Any ancillary costs associated with redeeming any fuel card are not included. Any unused balance of any fuel card will not be awarded as cash. Redemption of any fuel card is subject to any terms and conditions of the issuer including those specified on the fuel card.
28. If a winner of any prize is under the age of 18 years, the prize will be awarded to the winner's nominated parent or guardian on the winner's behalf.
29. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize (or an element of the prize) at/by the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited.
30. Total prize pool value is up to AU\$718,506.
31. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
32. 'Macbook', 'iPad', 'iPhone' 'Apple Watch' and 'Apple TV' are trademarks of Apple Inc. Apple Inc. is not a participant in or sponsor of this promotion. Google Play and the Google Play logo are trademarks of Google LLC. Google LLC is not a participant in or sponsor of this promotion.
33. Entrants consent 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.
34. 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.
35. Any cost associated with accessing the promotional website is the entrant's responsibility and is dependent on the Internet service provider used.
36. The use of any automated entry software or any other mechanical or electronic means that allows an entrant to automatically enter repeatedly is prohibited and will render all entries submitted by that entrant invalid.
37. Quality control errors will not invalidate an otherwise valid prize claim. Unless otherwise due to fraud or ineligibility under these Terms and Conditions, all prize claims in excess of the advertised prize pool will be honoured. Any instant win prizes that are part of the advertised total prize pool will be awarded in the unclaimed prize draw.

Instant win game materials void if stolen, forged, mutilated or tampered with in any way.

38. Entrants into this promotion may be automatically entered into subsequent Compare The Market Meerkat Mondays promotions of a virtually identical nature. If any entrant does not wish to be automatically entered into future Meerkat Mondays promotions, please send an email to meerkatmondays@comparethemarket.com.au.
39. 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, as well as any other implied warranties under the ASIC Act 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) 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 the promotion.
40. 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 a winner or entrant; or (f) use of/taking of a prize.
41. 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. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at https://secure.comparethemarket.com.au/static/legal/privacy_policy.pdf. 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 promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. 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. Unless otherwise indicated by the Promoter, the Promoter may disclose PI to entities outside of Australia (for a list of the countries, see the Promoter's Privacy Policy), and cannot guarantee that any overseas recipient will not breach the Australian Privacy Principles. By entering the promotion entrants consent to the overseas transfer on these terms as permitted by the Australian Privacy Principles and agree that the Promoter is not liable in this regard.
42. The Promoter is Compare the Market Pty Ltd (ABN 83 117 323 378) of 2/80 Jephson St, Toowong QLD 4066, telephone 1800 456 981.

NSW Authority No. TP/00652. ACT Permit No. TP20/01878. SA Permit No. T20/1647

Definitions

43. In these Terms and Conditions:

Eligible Products has the meaning given in the Eligible Product Schedule.

Game means each of the weekly games described in clauses 8 - 12 above.

Meerkat Mondays Member means a person who holds Meerkat Mondays Membership in accordance with the Meerkat Mondays Membership terms and conditions available [here](#).

Meerkat Mondays Dashboard or **Dashboard** means the part of the Website and the Compare the Market "Simples" App through which CTM Members can participate in this promotion.

Major Prize Draw means each of the draws described in clauses 13 - 17 above.

Promoter means Compare the Market Pty Ltd.

Promotional Period means the period commencing at 12.00am AEDT on 15 February 2021 and concluding at 11:59pm AEST on 22 August 2021.

Website means www.comparethemarket.com.au.

Eligible Product Schedule

Eligible products include any product from the following:

1. Health insurance (excluding overseas cover);
2. Car insurance (excluding roadside assistance and compulsory third party insurance);
3. Pet insurance;
4. Home and Contents insurance;
5. Business insurance;
6. Travel insurance;
7. Life insurance including life, life AO, total and permanent disability (TPD), trauma and child cover products;
8. Income Protection including income protection, income protection AO and business expenses products;
9. Home loans;
10. Home and Contents insurance via our partner, Shielded Insurance Brokers.

If you buy more than one product from the same Eligible Product category in a single transaction, you will be entitled to one entry per week for the duration of your Meerkat Mondays Membership. If a single transaction includes products from more than one Eligible Product category, you will be entitled to one entry per Eligible Product category.

Prize Schedule

PRIZE POOL A				
Weeks 1, 11, 21				
Prize Pool	Prize Qty	Prize Description	Prize Value (ea RRP)	TOTALS
A	3	Samsung 82" 4k Crystal UHD Smart TV	3495	10485
A	2	Apple iPad 32GB Wi-Fi	499	998
A	2	Bissell 1979F PowerFresh Deluxe Steam Mop	299	598
A	3	30 Bottle Wine Fridge	488	1464
A	2	Navman MOVE130M 5" GPS Unit	139	278
A	6	Kaiser Baas X250 Action Camera	99	594
A	5	Lenovo Smart Clock Essential	49	245
A	10	Ring Chime Smart WiFi Enabled Doorbell	45	450
A	25	XCD Wireless Bluetooth Speaker (Silver)	35	875
A	315	\$20 Fuel Card	20	6300
	373			22287

3

PRIZE POOL B				
Weeks 2, 12, 22				
Prize Pool	Prize Qty	Prize Description	Prize Value (ea RRP)	TOTALS
B	3	Apple MacBook Pro 13-inch	1899	5697
B	2	Sony 49" 4k Ultra HD Smart TV	995	1990
B	2	Kaiser Baas X250 Action Camera	99	198
B	2	Apple Watch SE 44mm GPS	479	958
B	2	Breville Smart Coffee Bean Grinder	289	578
B	5	Samsung Galaxy Tablet 32GB	248	1240
B	5	Amazon Echo Dot	59	295
B	8	Kapture Full HD Dash Cam	89	712
B	25	Sony Extra Bass Portable Bluetooth Speaker	89	2225
B	320	\$20 Fuel Card	20	6400
	374			20293

3

PRIZE POOL C**Weeks 3, 13, 23**

3

Prize Pool	Prize Qty	Prize Description	Prize Value (ea \$RRP)	TOTALS
C	2	Samsung 65" QLED Ultra HD 4K Smart TV	1895	3790
C	2	Microsoft Surface Pro X	1698	3396
C	2	Russell Hobbs 1.7L Brooklyn Kettle	99	198
C	2	Lenovo 7" Tablet	99	198
C	10	Google Chromecast with Google TV	99	990
C	3	JBL Flip Portable Bluetooth Speaker (IPX7 Waterproof)	99	297
C	10	Song Wireless on-ear Headphones	99	990
C	15	Google Nest Hub	129	1935
C	10	Navman MOVE130M 5" GPS Unit	139	1390
C	395	\$20 Fuel Card	20	7900
	451			21084

PRIZE POOL D**Weeks 4, 14, 24**

3

Prize Pool	Prize Qty	Prize Description	Prize Value (ea RRP)	TOTALS
D	2	Microsoft Surface Pro X	1698	3396
D	3	Playstation PS5	599.99	1799.97
D	2	Dyson V8 Animal Extra	799	1598
D	1	Swann 8 x Thermal Sensing Weatherproof Cameras Home Security Kit	749	749
D	3	GoPro Hero8 Black 4K Hypersmooth 2.0 Action Cam	529	1587
D	3	eufy RoboVac35c Wi-Fi Robotic Vacuum	449	1347
D	5	Ninja Foodi Multi Cooker	299	1495
D	5	92L Bar Fridge	219	1095
D	5	TCL 2.1 Channel Soundbar with Wireless Sub	199	995
D	395	\$20 Fuel Card	20	7900
	424			21,961.97

PRIZE POOL E**Weeks 5, 15, 25**

3

Prize Pool	Prize Qty	Prize Description	Prize Value (ea RRP)	TOTALS
E	3	Nintendo Switch Console Neon	449	1347
E	3	Samsung Galaxy Tablet 32GB	248	744
E	1	Apple MacBook Pro 13-inch	1899	1899
E	2	Polaroid Now i-Type Instant Camera	219	438
E	15	Google Nest Mini	79	1185
E	15	eufy Smart Scale C1	69	1035
E	5	Apple TV 32GB	209	1045
E	20	JBL Portable Waterproof Bluetooth Speaker	49.95	999
E	5	Sony Extra Bass Portable Bluetooth Speaker	89	445
E	600	\$20 Fuel Card	20	12000
	669			21137

PRIZE POOL F**Weeks 6, 16, 26**

3

Prize Pool	Prize Qty	Prize Description	Prize Value (ea RRP)	TOTALS
F	3	Apple iPhone 12	1429	4287
F	2	Microsoft Surface Go Laptop	1248	2496
F	2	Apple iPad mini	599	1198
F	3	Samsung Galaxy Watch Active2 44mm	499	1497
F	5	Dyson V7 Trigger	299	1495
F	4	Nutribullet Pro 1000 Blender	169	676
F	5	NAVMAN MiTYRE Tyre Pressure Monitoring System	149	745
F	5	Kapture Full HD Dash Cam	89	445
F	4	Lenovo Smart Clock	79	316
F	400	\$20 Fuel Card	20	8000
	433			21155

PRIZE POOL G
Weeks 7, 17

2

Prize Pool	Prize Qty	Prize Description	Prize Value (ea RRP)	TOTALS
G	3	Sony 49" 4k Ultra HD Smart TV	995	2985
G	2	Lenovo 14" 2-in-1 Laptop	899	1798
G	2	DJI Mavic Mini Fly More Combo	799	1598
G	3	eufy Wire-Free HD Security Cam with Home Base Kit (2 cameras)	799	2397
G	3	Google Nest Protect Smoke Alarm	189	567
G	3	Morphy Richards Traditional Pyramid Kettle	159	477
G	5	Ninja BN750 Professional Plus Blender Duo	169	845
G	5	Sunbeam Café Barista Coffee Machine	199	995
G	10	Lenovo Smart Clock	79	790
G	400	\$20 Fuel Card	20	8000
	436			20452

PRIZE POOL H
Weeks 8, 18

2

Prize Pool	Prize Qty	Prize Description	Prize Value (ea RRP)	TOTALS
H	5	Microsoft Xbox Series X	750	3750
H	3	Dyson V8 Animal Extra	799	2397
H	2	Swann 8 x Thermal Sensing Weatherproof Cameras Home Security Kit	749	1498
H	2	Sony HT-S350 2.1ch Bluetooth Soundbar & Wireless Subwoofer	499	998
H	3	Apple iPad mini	599	1797
H	3	Samsung Galaxy Tablet 32GB	248	744
H	3	GoPro Hero8 Black 4K Hypersmooth 2.0 Action Cam	529	1587
H	2	Fitbit Sense	499	998
H	3	DJI Osmo Action 4K Cam	499	1497
H	375	\$20 Fuel Card	20	7500
	401			22766

PRIZE POOL I
Weeks 9, 19

2

Prize Pool	Prize Qty	Prize Description	Prize Value (ea RRP)	TOTALS
I	5	Playstation PS5	599.99	2999.95
I	2	Bissell 1979F PowerFresh Deluxe Steam Mop	299	598
I	2	Samsung Galaxy Tablet 32GB	248	496
I	3	Polaroid Now i-Type Instant Camera	219	657
I	3	Delonghi Nespresso Machine	119	357
I	3	XCD Wireless Bluetooth Speaker (Silver)	35	105
I	3	Breville Smart Scoop Ice Cream Maker	399	1197
I	10	Nintendo Switch Lite	329	3290
I	10	Tefal GC712 OptiGrill+	249	2490
I	435	\$20 Fuel Card	20	8700
	476			20889.95

PRIZE POOL J
Weeks 10, 20

2

Prize Pool	Prize Qty	Prize Description	Prize Value (ea RRP)	TOTALS
J	3	Dyson Big Ball Multi Floor Extra Barrel Vacuum	599	1797
J	3	Bose Home Speaker 300	399	1197
J	2	Samsung 65" QLED Ultra HD 4K Smart TV	1,895	3790
J	3	GoPro Hero8 Black 4K Hypersmooth 2.0 Action Cam	529	1587
J	3	Karcher SC2 Easy FixSteam Cleaner	269	807
J	3	Amazon Echo Show 8	159	477
J	3	Song Wirelsss on-ear Headphones	99	297
J	10	Lenovo 7" Tablet	99	990
J	10	eufy Smart Scale C1	69	690
J	465	\$20 Fuel Card	20	9300
	505			20932

**SECOND
CHANCE DRAW**

DRAW + DATE	Prize Qty	Prize Description	Prize Value (ea RRP)	TOTALS
Draw 1 - 28th May 2021	1	Mini Cooper Car - 5 Door	\$ 41,168	41168
Draw 2 - 27th August 2021	1	Mini Cooper Car - 5 Door	\$ 41,168	41168
				82336

TOTAL PRIZE POOL VALUE	
A	\$ 66,861
B	\$ 60,879
C	\$ 63,252
D	\$ 65,885.91
E	\$ 63,411
F	\$ 63,465
G	\$ 40,904
H	\$ 45,532
I	\$ 41,779.9
J	\$ 41,864
S.C. DRAW	\$ 82,336
TOTAL	\$ 718,506