

Meerkat Mondays Membership

1. Meerkat Mondays is a membership program operated by Compare the Market Pty Ltd, ACN 117 323 378, Level 2 80 Jephson Street, Toowong QLD 4066 (**Compare the Market, we, us, our**):
2. By purchasing an Eligible Product through Compare the Market, you agree that these T&Cs will apply to you in respect of Meerkat Mondays Membership.
3. You can become a Meerkat Monday Member, if you are:
 - a. an individual; and
 - b. an Australian resident;

If you are under the age of 18, you will need the consent of your parent or guardian to join.

4. You can become a Meerkat Monday Member by purchasing an Eligible Product through www.comparethemarket.com.au (the **Website**) and providing your contact details. Eligible Products include:
 - a. Health insurance (excluding overseas cover);
 - b. Car insurance (excluding roadside assistance and compulsory third party insurance);
 - c. Pet insurance;
 - d. Home and Contents insurance;
 - e. Business insurance;
 - f. Travel insurance;
 - g. Life insurance;
 - h. Income protection insurance
 - i. Home loans; and
 - j. Home and Contents insurance via our partner, Shielded Insurance Brokers.
5. To become a Meerkat Monday Member, you must provide us with accurate contact details, including by using the same email address to obtain a quote and complete a purchase. 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 status as a Meerkat Monday Member.
6. Your Meerkat Mondays Membership will commence from the date on which we verify that you have purchased an Eligible Product. When your purchase is verified we will send you an email confirming your status as a Meerkat Mondays Member (**Confirmation Email**). When you receive the Confirmation Email, you must follow the instructions to create a customer account so that you can receive the benefit of Meerkat Mondays Membership. If you do not create a customer account, you may miss out on incentives, benefits and rewards.
7. Timeframes for verification may vary due to factors outside our control, however, you will generally receive a Confirmation Email within one (1) business day of your qualifying purchase.

8. Once you have created a customer account and logged in, you will have direct access to the Meerkat Mondays dashboard (the **Dashboard**) which can be accessed via the Website or our Simplex app.
9. You will be a Meerkat Mondays Member for six (6) months following the verification of your purchase of an Eligible Product. At end of the six-month membership period, your membership will lapse unless you have purchased Eligible Products.
10. You may purchase multiple products through Compare the Market (in separate transactions) to acquire more than one Eligible Product. In some cases, doing so may increase the number of entries in prize draws in a relevant period. You may also purchase additional Eligible Products to extend the period in which you remain a Meerkat Mondays Member. The maximum duration of your Meerkat Mondays Membership will always be six months from your most recent Eligible Product purchase.
11. Being a Meerkat Mondays Member, entitles you to 'member only' incentives and benefits that Compare the Market may choose to offer Meerkat Mondays Members from time to time. These 'member only' benefits may include:
 - a. the chance to enter weekly prize draws;
 - b. automatic entry into quarterly major prize draws,provided that all prize draws will be subject to the approval of regulatory authorities and governed by the relevant terms and conditions published by Compare the Market in respect of each draw.
12. If you cancel your Eligible Product during the term of your Meerkat Mondays Membership, you will no longer be a Meerkat Mondays Member and your remaining entitlement to incentives and benefits as a Meerkat Mondays Member will be removed (unless you have purchased more than one Eligible Product during the same period).
13. We reserve the right to alter or amend the terms and conditions for Meerkat Mondays Membership but, unless required to do so by law, will not amend the terms and conditions in a way that impacts your eligibility to receive incentives and benefits during an active Promotional Period (where a **Promotional Period** is a period during which Meerkat Monday Members are eligible to enter or be automatically entered in prize draws in accordance with promotional permits). Where possible, we will give you advance notice of any change, suspension or termination of the Meerkat Mondays Membership on the Website. If you continue to participate in use your Meerkat Monday Membership or seek to access or use any incentives or benefits, you will be deemed to have accepted the amended terms and conditions.
14. We will collect, use and disclose your personal information in accordance with the Compare the Market [Privacy Policy](#) and collection notices which are presented to you during your interactions with Compare the Market. We may amend the terms of our Privacy Policy and collection notices from time to time.
15. If you are a Meerkat Mondays Member, we may send you emails, SMS or other notifications to notify you of incentives and benefits for which you may be eligible. If you do not want to

receive any communication from us, you can terminate your Meerkat Monday Membership by contacting privacy@comparethemarket.com.au.

16. It is your responsibility to:

- a. ensure your personal details are correct and up to date to ensure that you can receive member-only incentives and benefits;
- b. keep your customer account password confidential to ensure your membership access is safe and secure. If you do not take reasonable steps to prevent unauthorised access to your Meerkat Monday Membership account, including by using a unique password, your personal information and incentives may become available to an unauthorised third party; and
- c. Pay any tax, liability or duty incurred by you due to your participation as a Meerkat Monday Member.

17. Your Meerkat Mondays Membership is contingent on your good faith use of the Compare the Market Website. We reserve the right to monitor your purchase history to ensure that your Meerkat Monday Membership is awarded legitimately. Where we identify unusual account activity, including frequent turnover of Eligible Products or frequent cancellations, we may, in our sole discretion, terminate your Meerkat Mondays Membership and advise you that you are no longer eligible to be a Meerkat Mondays Member in future. We may also cancel your Meerkat Monday Membership if we have grounds to consider that it was allocated to you by mistake or other error.

18. You acknowledge and agree that there may be:

- a. delay in verifying your Eligible Product purchase and issuing a Confirmation Email;
- b. acts, errors or omissions by us in the course of providing you with membership incentives and benefits;
- c. loss, theft or damage to your property in the course of providing you with access to your customer account and Dashboard; or
- d. suspension or termination of the Meerkat Mondays Membership,

and to the maximum extent permitted by law (provided that nothing in these terms and conditions limits your rights under the Australian Consumer Law), we will not be liable to you in any way for any loss you suffer in connection with such matters.

19. With the exception of liability that cannot be excluded under Australian Consumer Law, any liability we may have to you in negligence, breach of contract or otherwise, and all conditions and warranties whether express or implied by statute are excluded to the maximum extent permitted by law, and, where liability cannot be excluded, our liability to you in all cases will be limited to the cost of re-supplying the good or services or repairing, or paying the costs of repairing, the goods.

20. If you have any queries or complaints about Meerkat Mondays Membership, you can contact us through the [Contact Us](#) part of our Website.