

Budget Direct

“Black Friday” Offer

TERMS AND CONDITIONS

Introduction

1. The promoter is Auto & General Services Pty Ltd ABN 61 003 617 909, AFSL 241 411 (trading as Budget Direct) of Level 13, Toowong Tower, 9 Sherwood Road, Toowong 4066, Telephone: (07) 3377 8801 (Promoter) on behalf of the insurer, Auto & General Insurance Company Ltd (ABN 42 111 586 353) (Insurer).
2. Any advice is general only and doesn't consider your needs. Before acting on it, consider if it and the product is right for you by reading the Product Disclosure Statement (PDS), Target Market Determination (TMD) and Financial Services Guide.
3. 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.
4. Subject to these Terms and Conditions the Promoter is offering customers a Virtual Visa to the value of \$150 (Gift Card) when they purchase a new Budget Direct policy as set out under the heading “Eligibility and Participation” (Promotion). For the avoidance of doubt this Promotion is only open to customers purchasing a new policy, not customers renewing their policies with Budget Direct or cancelling and replacing a Budget Direct policy for the sole purpose of participating in the promotion.
5. The Promotion commences at 5.00PM on 25 November 2021 and will cease at 11.59PM 26 November 2021 (Promotion Period). All times are in Australia Eastern Standard Time. Customers are ineligible to participate after the Promotion Period.

Eligibility and Participation

6. In order to be eligible for the Gift Card, the customer must meet all of the following criteria (Eligible Participant):
 - a. Be an Australian resident aged 18 or over at time of entry;

- b. Purchase a new Budget Direct branded Pet, Comprehensive Car and/or Combined Home and Contents policy (Eligible Budget Direct Policy).
- c. Complete the sale of the Eligible Budget Direct Policy within the promotional period.
- d. Ensure the Eligible Policy remains active and valid for a period not less than 21 days from the purchase date of the policy (Cooling-Off Period).
- e. Employees of Auto & General are not eligible for the promotion.
- f. Customers renewing their policies with Budget Direct or cancelling and replacing a Budget Direct policy for the sole purpose of participating in the promotion are not eligible for this promotion.

Privacy

- 7. The Promoter is committed to protecting your personal information and agrees to be bound by the Privacy Act 1988 (Cth). The Promoter's privacy policy is available on the website www.budgetdirect.com.au and further details of how the Promoter will collect, store, use and disclose personal information can be found there.
- 8. By participating in the Promotion, entrants consent to the Promoter disclosing their Personal Information to Digital Glue and to any of the Promoter's related entities, and to use the Personal Information to process and validate claims of an Eligible Winner. Entrants acknowledge that a further purpose for collection of the their Personal Information is to contact the entrants in the future with information about the Promoter and its products and services, including special offers, market research or to provide the entrants with marketing materials via any medium including mail, or any other non-real time form of electronic, emerging, digital or conventional communications channel whether existing now or in the future.

General

- 9. One Gift card will be issued to the successful Eligible Participant per Eligible Budget Direct Policy purchased. However a limit of three Gift Cards in total applies per address regardless of how many Eligible Products are purchased.
- 10. The Eligible Participant will receive instructions to their nominated email address on how to redeem their Gift Card within 30 calendar days of qualifying.
- 11. This Promotion is not available in conjunction with any other promotion or offer, and the Promoter reserves the right to disqualify any person from receiving the Gift Card 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; or
 - d. for any false or misleading conduct of any kind.
12. The Gift Card can only be used for online purchases where visa is accepted. The Gift Card is not reloadable, transferable or exchangeable and cannot be taken as cash. If a Gift Card or receipt of it incurs a tax liability, the relevant recipient of the Gift Card is liable for payment of such tax.
13. Terms and Conditions of the individual Gift Card will be printed on the reward itself and/or be made available on the card supplier's website. Check your Gift Card for usage instructions and expiry date. Your selected Gift Card is not refundable or redeemable for cash. Expired Gift Cards cannot be extended or replaced.
14. The redemption website is operated and hosted by Digital Glue Australia Pty Limited ABN 36 127 466 899 (Digital Glue). The Promoter is not responsible for, or liable in respect of, products and services provided by Digital Glue.
15. The issuers of the gift vouchers are not a part of the Promoter. Check your Gift Card for terms & conditions of the issuer and expiry date. Expired Gift Cards cannot be extended or replaced. Gift Cards are not refundable or redeemable for cash.
16. The Promoter reserves the right in its sole 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.
17. If the offer of the Gift Card is withdrawn or the Promotion terminated by the Promoter you will only be eligible for the Gift Card after the withdrawal or termination date if the offer was applied to your policy while the offer was still in market.
18. The Promoter reserves the right to request that an Eligible Participant provides supporting documentary evidence of their identity (e.g. driver's licence, passport, birth certificate) within the Cooling Off Period. If you fail to do so, or the Promoter determines the policy does not meet the eligibility criteria of the offer, you will not be eligible for the Gift Card.
19. The Promoter, (including its 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 Gift Card (whether negligent or not), except for any liability that cannot be excluded by law.

20. The Promoter reserves the right to substitute the Gift Card with another incentive of the same value.

21. These Terms and Conditions may be varied at any time without notice.

22. The offer of the Gift Card and any offer of an Eligible Budget Direct Policy is subject to the Insurer deeming the risk is acceptable in accordance with its underwriting acceptance criteria.