

DIGITAL REWARDS VOUCHER PROMOTION TERMS AND CONDITIONS

Important: *You must Activate your Reward Code within 3 months of it being emailed to you. If you do not Activate the Reward Code during this time period, you will forfeit the Digital Reward Voucher.*

Key Information

- Subject to the following Terms and Conditions we are offering eligible customers (**you**) a Digital Reward Voucher if you purchase an Eligible Insurance Policy during the Offer Period.

Offer	Digital Reward Voucher to the value of \$50
Promoter	Compare the Market Pty Ltd (CTM, we, our, us) ABN 83 117 323 378 Level 2, 80 Jephson Street, Toowong QLD 4066 Phone: 1800 456 981 Email: email@comparethemarket.com.au
Eligible Insurance Policies	Comprehensive car insurance
Eligibility Period	Not applicable. You are eligible on completion of the purchase as described below.
Offer Period	Within 30 days of the date the exclusive gift card offer email is sent to you.
Digital Reward Voucher Supplier	Edge Loyalty Systems Pty Ltd ABN 96 138 299 288
How will the Offer be made available to you?	CTM will make the Offer to customers via: <ul style="list-style-type: none"> Direct email communication following purchase of a Health Insurance via the contact centre. You will receive a unique link to compare car insurance quotes. You must purchase via the link and notify via reply once you have completed your purchase.
How can you purchase an Eligible Insurance Policy?	To accept the Offer, you can purchase an Eligible Car Insurance Policy by: <ul style="list-style-type: none"> Following your unique link to compare car insurance quotes through the CTM website; and completing the purchase through the Insurer's sales application form (or via the Insurer call centre); and replying to your email containing your unique link once you have completed your purchase (we may require a transaction ID).
How often can you claim this Offer?	You are eligible for this Offer once during the Offer Period.
Exclusions Can I claim this Offer if I have recently received another incentive from you?	You will not be eligible to receive this Offer: <ul style="list-style-type: none"> in conjunction with any other promotion or incentive; or if you have already received a Digital Reward Voucher from us in relation to the same type of insurance in the 12 months immediately prior to your most recent insurance quote; or if you have been informed in writing that you are no longer eligible to receive Digital Reward Voucher Offers from us.

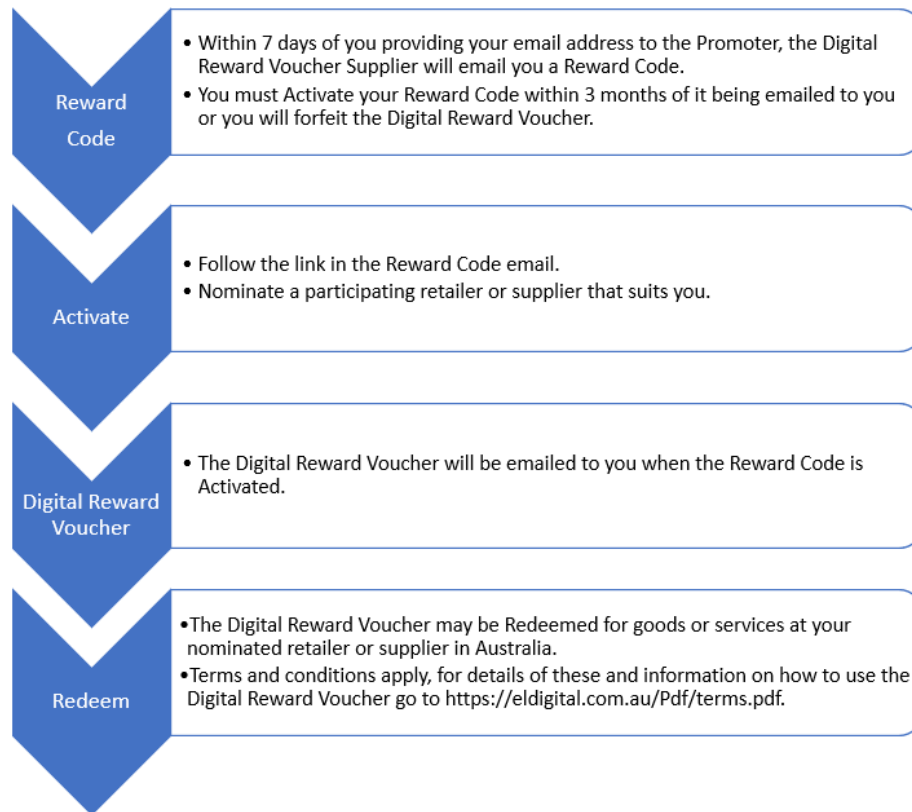
	<p>If you attempt to circumvent these restrictions by adopting:</p> <ul style="list-style-type: none"> • alternative contact details; or • nominating another person to be the primary account holder for a policy for which you are also a beneficiary, <p>we reserve the right to disqualify you from receiving the Offer. This may mean that you are unable to cancel your insurance policy within the relevant cooling off period.</p>
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2. Information on how to qualify forms part of these Terms and Conditions. If you take up the Offer you are deemed to accept these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other published material, these Terms and Conditions will prevail.

Eligibility

3. In order to be eligible for the Digital Rewards Voucher, you must:
- (a) be an Australian Resident aged 18 years or more;
 - (b) hold the Eligible Insurance Policy for the Eligibility Period;
 - (c) pay your first premium payment for the Eligible Insurance Policy during the Eligibility Period;
 - (d) provide to CTM a valid email address to receive communication from CTM and the Digital Reward Voucher Supplier, and maintain that email address at all relevant times; and
 - (e) comply with any other special conditions communicated by CTM in relation to the Promotion.
4. Directors, management and employees (and their immediate families) of CTM, an Insurer, or the Digital Reward Voucher Supplier and their related entities, printers, suppliers, providers and agencies that are directly associated with the conduct of this Promotion are ineligible to enter the Promotion or receive a Digital Rewards Voucher.
5. The Promoter reserves the right to request a customer to produce appropriate photo identification or other documentation (to the Promoter's satisfaction, at its sole discretion) in order to confirm the customer's eligibility.
6. All purchases of Eligible Insurance Policies are subject to the Insurer's terms and conditions and eligibility criteria.

How to receive and use your Digital Reward Voucher



7. Reward Codes and Digital Reward Vouchers which are not activated or redeemed within designated time frames cannot be re-activated, extended or refunded in any way.
8. Each Digital Reward Voucher is subject to the terms and conditions of the Digital Reward Voucher Supplier and may also be subject to specific terms and conditions as set out on a redemption website. Redemption processes, terms and conditions and instructions of use may vary across different Digital Rewards.

Privacy

9. CTM's privacy policy is available on the website <https://www.comparethemarket.com/information/privacy-policy/>. Personal information is collected in connection with this Promotion for the purpose of facilitating access to the Digital Reward Voucher. If you do not provide the personal information we request, then you may be ineligible to participate in this Promotion. By entering into the Promotion, you consent to CTM disclosing your personal information to the Digital Reward Voucher Supplier, to enable us to process and validate your claim for the Digital Reward Voucher, arrange delivery to you and for fraud prevention purposes. A copy of the Digital Reward Voucher Supplier privacy policy can be obtained at <https://www.edgepri.com/home/privacy>.

General

10. This Promotion is not available in conjunction with any other promotion (including the offer of any other Digital Reward Voucher by CTM or an Insurer). CTM reserves the right to disqualify any person from receiving the Digital Reward Voucher under this Promotion:
 - (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; or
 - (e) If the customer has already received a Digital Reward Voucher in conjunction with the sale of an Eligible Insurance Policy during the Offer Period

11. In the event the Eligible Insurance Policy is held by more than one person only one Digital Reward Voucher will be issued to the first named policy holder of the Eligible Insurance Policy.
12. If a Digital Reward Voucher or receipt of it incurs a tax liability, the relevant recipient of the Digital Reward Voucher is liable for payment of such tax.
13. CTM reserves the right in its sole discretion or subject to any written directions from a regulatory authority, to modify, suspend, terminate, or cancel the Promotion at any time without notice.
14. CTM and the Digital Reward Voucher Supplier, (including its respective officers, employees and agents) will not be liable for any loss or damage whatsoever (including but not limited to direct or consequential loss) for 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, the receipt, acceptance or use of the Digital Reward Voucher (whether negligent or not), except for any liability that cannot be excluded by law. To the extent permitted by law, neither CTM nor the Digital Reward Voucher Supplier is liable for the availability, quality or fitness for purpose of any goods or services purchased with the Digital Reward Voucher.
15. CTM reserves the right to substitute the Digital Reward Voucher with another incentive of the same value. Queensland law applies to these terms and conditions. By entering into this agreement, you unconditionally submit to the jurisdiction of the courts of Queensland.
16. In these Terms and Conditions:
 - (a) **Activate** means to enter the Reward Code on the activation website and select a particular supplier of goods or services to register for a Digital Reward Voucher;
 - (b) **Australian Resident** means a person who resides in Australia at the time of application and either holds Australian or New Zealand citizenship; or, holds an Australian permanent residency visa; or, has been in Australia continuously for six months or more on a temporary work visa and currently resides in Australia
 - (c) **Digital Rewards Voucher** means the e-Gift card which may be Redeemed online and is emailed to each recipient upon Activation of a Reward Code.
 - (d) **Eligibility Period** means the number of continuous days from the commencement date of the Eligible Insurance Policy for which the customer must hold the Eligible Insurance Policy before qualifying to receive a Digital Reward Voucher.
 - (e) **Insurer** means an insurance provider offering Eligible Insurance Policies through CTM.
 - (f) **Redeem** means to use the Digital Rewards Voucher to acquire goods or services from the chosen supplier for which the Digital Rewards Voucher is valid.
 - (g) **Reward Code** means a single use, unique alphanumeric code used to Activate a selected Digital Reward Voucher on a redemption website;