



MERCHANDISE PROMOTION TERMS AND CONDITIONS

Key Information

1. Subject to the following Terms and Conditions, we are offering eligible customers (**you**) CTM Merchandise if you purchase an Eligible Insurance Policy during the Offer Period.

Offer	CTM Merchandise: <ul style="list-style-type: none">• <i>Meerkat Hoodie</i>
Promoter	Compare the Market Pty Ltd (CTM, we, our, us) ABN 83 117 323 378 Level 17, 179 Turbot Street, Brisbane QLD 4000 Phone: 1800 456 981 Email: email@comparthemarket.com.au
Eligible Insurance Policies	Hospital cover at a bronze level or higher (i.e. either bronze, bronze+, silver, silver+ or gold). Combined and hospital-only policies are eligible provided the hospital cover is bronze level or higher.
Offer Period	1 March 2026 until the earlier of 31 March 2026 or until stock of CTM Merchandise runs out.
How will the Offer be made available to you?	CTM will make the Offer to customers via: <ul style="list-style-type: none">• Online promotional banners• Direct email communication; and• General marketing
How can you purchase an Eligible Insurance Policy?	You can purchase an Eligible Insurance Policy by completing your purchase: <ul style="list-style-type: none">• through the CTM website; or• through the CTM contact centre.
Eligibility to receive CTM Merchandise	You will be eligible to receive CTM Merchandise if you: <ul style="list-style-type: none">• purchase an Eligible Insurance Policy and make your first payment under the Eligible Insurance Policy during the Offer Period;• tick the consent box online through the CTM website or verbally consent on call with the CTM contact centre prior to your purchase of an Eligible Insurance Policy claiming the CTM Merchandise and providing your full name, email address and an Australian delivery address; and• hold the Eligible Insurance Policy for 30 days (Fulfilment Date); and are over 18 years old.

2. These Terms and Conditions must be read in conjunction with the Promoter's Privacy Policy available at www.comparthemarket.com.au. Election to receive CTM Merchandise is deemed to be acceptance of these terms and conditions and the privacy policy by you.

How to claim your CTM Merchandise

3. Subject to stock availability and the terms of the Offer, you must consent either through the CTM website or on call with the CTM contact centre to receive your CTM Merchandise.
4. Your CTM Merchandise will be mailed to the Australian delivery address nominated by you after the Fulfilment Date.

5. In accordance with our Privacy Policy, we are committed to protecting personal information that is provided to us. When you claim your CTM Merchandise, we collect information that is required to administer the Promotion and delivery of the CTM Merchandise to you. You consent to CTM and the third parties we engage to deliver your CTM Merchandise to you, contacting you (by phone, email, SMS or other) with updates regarding the Promotion and the progress of the delivery of the CTM Merchandise to you.

Safety and faulty CTM Merchandise

6. CTM Merchandise will come with instructions and safety information on its packaging. It is your responsibility to read this information and **keep the CTM Merchandise away from fire or flames**.
7. As a condition of receiving the CTM Merchandise, you warrant:
 - a. You are over 18 years old;
 - b. You understand that the CTM Merchandise is **NOT intended for children or as children's sleepwear**;
 - c. You will be responsible for ensuring the CTM Merchandise is suitable for your intended use.
8. In the unlikely event that you receive faulty CTM Merchandise, please notify us by providing details of the fault via email to email@comparthemarket.com.au. Subject to stock availability we will replace the faulty CTM Merchandise (this will be our only liability to you for faulty CTM Merchandise). We may require you to return the faulty CTM Merchandise to us prior to sending replacement CTM Merchandise. We cannot guarantee that we will be able to replace the faulty CTM Merchandise with identical CTM Merchandise.
9. The Promoter will not replace faulty CTM Merchandise where the fault arises from normal wear and tear, or accidental damage.

General

10. There is a limit of one item of CTM Merchandise per policy purchased during the Offer Period.
11. This Offer is not available in conjunction with any other offer or promotion, and we reserve the right to disqualify any person from receiving CTM Merchandise:
 - a. If we suspect fraudulent activity; or
 - b. for a breach of these Terms and Conditions; or
 - c. if we reasonably consider that you have not acted in good faith (for example, if you purchase a policy for the sole purchase of obtaining CTM Merchandise and with the intention of cancelling the policy shortly after the Eligibility Period); or
 - d. for any false or misleading conduct of any kind.
12. Neither CTM nor any of its employees or other representatives will be liable to you or any third party for any loss or damage whatsoever for any reason, including as a result of CTM's negligence, incurred arising out of or in connection with the Promotion or your use of the CTM Merchandise.
13. Nothing in these Terms and Conditions will operate to:
 - a) limit or exclude the Promoter's liability for your use of the CTM Merchandise caused by our gross negligence or fraud (including, but not limited to, fraudulent misrepresentation) or for that which cannot lawfully be excluded; or
 - b) limit your statutory rights, except to the extent permitted at law.
14. If this Offer is not capable of running as planned for any reason, including but not limited to fraud or causes beyond our control or anything which corrupts or affects the administration, security, fairness, integrity or proper conduct of this promotion, we reserve the right, in our sole discretion, to cancel, terminate, modify or suspend the Offer.
15. Any attempt, deliberate or otherwise, to cause malicious damage or interference with the normal functioning of our website or the information on our website, or to otherwise undermine the legitimate operation of the Offer may be a violation of criminal and civil laws and, should such an attempt be made, whether successful or not, we reserve the right to seek damages to the fullest extent permitted by law. If we suffer loss or incur any costs in connection with any breach of these Terms and Conditions or any other legal obligation by you, you agree to indemnify the Promoter for those losses, damages and costs.

16. These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of Queensland. Any dispute arising under these terms and conditions shall be subject to the exclusive jurisdiction of the courts of Queensland.