

## COMPARE THE MARKET

### HEALTH E-GIFT CARD REFER A FRIEND PROMOTION ('PROMOTION')

#### TERMS AND CONDITIONS

***Important: You must activate your Reward Code within 2 months of it being emailed to you. If you do not activate the Reward Code/Digital Reward during this time period, you will forfeit the Reward Code/Digital Reward.***

#### Introduction

1. The Promoter is Compare the Market Pty Ltd ACN 117 323 378, of Level 2, 88 Jephson St, Toowong 4066 (**Promoter**).
2. Information on how to qualify forms part of these Terms and Conditions. Customers who take up the offer 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 prevail.
3. Subject to the following Terms and Conditions the Promoter is offering its customers a Digital Rewards Voucher (**Digital Rewards Voucher**) as an incentive for them to purchase and refer a friend to purchase (**Referral**), a health insurance policy (**Health Policy**) via the comparethemarket.com.au website between 09:00am, 22 March 2018 and 11:59pm, 21 March 2019 (**Offer Period**).

#### Digital Rewards Voucher

4. The value of the Digital Rewards Voucher offered to customer and any Referral is \$50 each.
5. The value of the Digital Rewards Voucher can be redeemed online with a number of retailers including Woolworths, Coles, JB Hi-Fi, Myer, Rebel Sport, Dan Murphy's, Kmart, Ticketmaster and Caltex. These retailers are subject to change from time to time.

#### Eligibility

6. In order to be eligible for the Digital Rewards Voucher, the customer must meet **all** of the following conditions:
  - (a) The customer must be an Australian resident aged 18 years or more. 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;
  - (b) During the Offer Period, the customer must:
    - (i) purchase a Health Policy via the Promoter;
    - (ii) ensure the Referral purchases a Health Policy via the Promoter using the customers transactional ID (**Referral**);
    - (iii) the Customer and the Referral purchase that type of Health Policy in the way specified by the Promoter.
  - (c) The customer and the Referral must continuously hold the Health Policy for a period of 30 days (from the commencement date of the policy (**Cooling Off Period**);
  - (d) The customer and Referral must have made their first premium payment for the Health Policy;
  - (e) The customer and Referral must provide to the Promoter a valid email address to receive communication from the Promoter and its suppliers associated with the Promotion (**Card Suppliers**) and maintain that email address at all relevant times; and

- (f) The customer and Referral must comply with any other special conditions communicated by the Promoter in relation to the Promotion.

### How to use and redeem the Digital Rewards Voucher

7. In paragraphs 6 – 17:
- (a) **“Reward Code”** means a single use, unique alphanumeric code used to Redeem a selected Digital Reward on a redemption website;
  - (b) **“Redeem”** means to enter the Reward Code on a redemption website for a particular supplier of goods or services to register for a Digital Reward; and
  - (c) **“Digital Reward”** means the reward voucher that is emailed to each recipient upon Redemption of a Reward Code.
8. Customers and Referrals who purchase a Health Policy will need to still hold the Health Policy at the end of the Cooling Off Period to become eligible for the Digital Rewards Voucher. Within 7 days of the conclusion of the Cooling Off Period eligible customers will receive an email containing a digital “Reward Code” and instructions on how to activate it to obtain a Digital Reward Voucher.
9. A Reward Code may be used to Redeem a valid Digital Reward for goods or services at nominated retailers or suppliers in Australia when the Digital Reward has sufficient value to make the purchase within the applicable usage period.
10. Each Reward Code must be Redeemed for a Digital Reward at a participating retailer.
11. Your Reward Code must be activated by the stated code expiry date which will be sent to you when your Reward Code is emailed to the email address you provided at registration. Reward Codes expire at 11:59 AEST on the stated expiry date of the Reward Code
12. You must activate your Reward Code within 2 months of it being emailed to you. The code expiry date will be contained in the emailed containing your Reward Code. Reward Codes expire at 11:59 AEST on the stated expiry date of the Reward Code. If you do not activate the Reward Code/Digital Reward during this time period, you will forfeit the Reward Code/Digital Reward.
13. Digital Rewards that are not activated or redeemed within the designated time frame cannot be re-activated, extended or refunded in any way.
14. Each Digital Reward may 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.
15. Digital Rewards cannot be redeemed for cash, reloaded, returned for a refund, have their balances consolidated to a new gift card or voucher, or be replaced after expiry and are not legal tender, account cards, credit or debit cards or securities.
16. You must keep your Digital Reward secure. If your Digital Reward is lost, or you suspect an unauthorised transaction, you must immediately report this by calling 1300 737 968. We may be able to stop stored Digital Rewards being used if you can provide Reward Code or Redemption details.
17. If you have a query or complaint about the Digital Reward you have received, please contact us immediately. We are not liable for the availability, quality or fitness for purpose of any goods or services purchased with the Digital Reward.
18. If you think there has been an incorrectly processed transaction in relation to your Digital Reward please contact the store where the transaction was made. Edge Loyalty Systems is unable to reverse any approved transactions.
19. We are committed to safeguarding information that is provided to us. When you redeem your Reward Code, we collect information that is required to administer the reward delivery. This information is collected solely to support the administration of the Digital Reward.

## Privacy

20. The Promoter is committed to protecting our personal information and agrees to be bound by the Privacy Act 1988 (Cth) (Privacy Act). The Promoter's privacy policy which is available on the website [www.comparethemarket.com.au](http://www.comparethemarket.com.au). This details how the Promoter will collect, store, use and disclose personal information.
21. Personal information is collected in connection with entry into this Promotion for the purpose of facilitating access to the Digital Rewards Voucher. If the personal information requested is not provided, then a person will be ineligible to participate in this Promotion. By entering into the Promotion, the customer consents to the Promoter disclosing the personal information to the Card Suppliers and to the Promoter and the Card Suppliers using the personal information to process and validate the customer's claim for the Digital Rewards Voucher and to arrange delivery to the customer (if eligible).

## General

22. This Promotion is not available in conjunction with any other promotion, and the Promoter reserves the right to disqualify any person from receiving the Digital Rewards Voucher:
  - (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.
23. In the event the Health Policy is held by more than one person only one Digital Rewards Voucher will be issued to the first named policy holder of the Health Policy.
24. The Digital Rewards Voucher is not reloadable, transferable or exchangeable and cannot be taken as cash. If a Digital Rewards Voucher or receipt of it incurs a tax liability, the relevant recipient of the Digital Rewards Voucher is liable for payment of such tax.
25. The Promoter 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 anytime without notice.
26. 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) 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 Rewards Voucher (whether negligent or not) of the Promoter or officers, employees or agents, except for any liability that cannot be excluded by law.
27. The Promoter reserves the right to substitute the Digital Rewards Voucher with another incentive of the same value.
28. Queensland law applies to these terms and conditions. By entering into this agreement you unconditionally submit to the jurisdiction of the courts of Queensland.