

CGU Insurance \$150 eGift Card Terms & Conditions

1. By participating in this promotion, you will be deemed to have read and agreed to abide by these Terms and Conditions.
2. Instructions on how to participate in this promotion and other details contained within any advertising material for this promotion form part of these Terms and Conditions
3. The gift cards are provided by the promoter, Maitland Mutual Limited trading as The Mutual Bank ABN 94 087 651 983 AFSL/Australian credit licence 238139.
4. You will not be eligible for the giveaway if you are an employee of the promoter.
5. The promotion commences on 26 October 2026 at 12.01am AEST and closes on 20 December 2026 at 11.59pm AEST (offer period). An individual who takes up one or more new Eligible Insurance Policies during the promotion period will be sent a \$150 eGift card via email or SMS (Offer), for all new eligible Building and/or Contents, Landlords and Comprehensive Motor Vehicle (excluding Motorcycle) policies. The eGift card will be sent to the primary policy holder within 8 weeks of the campaign end date (14 February 2027). The eGift card will be provided per policy not per person. Offer is not available with any other promotional offers.
6. Entry conditions: During the offer period and subject to these terms and conditions, an individual will be eligible for the eGift card by:
 - i. Purchasing a new Eligible Insurance Policy (defined below) through The Mutual Bank during the Offer Period and provide a valid email address and mobile phone number; and
 - ii. the Issuer (Insurance Australia Limited ABN 11 000 016 722, AFSL 227681 under the CGU brand) must receive full payment of the annual policy premium or the first instalment of premium, if paying by the month; and
 - iii. The start date of the Eligible Insurance Policy must occur during the Offer Period; and
 - iv. The Eligible Insurance Policy must not be lapsed or cancelled at the time the Offers are distributed, which will be within 8 weeks from the end of the Offer Period; and
 - v. Policy holders must be Australian residents aged 18 years or over ("Eligible Customer").
7. A new 'Eligible Insurance Policy' is a CGU:
 - i. Building Insurance Policy
 - ii. Contents Insurance Policy
 - iii. Combined Building and Contents Insurance Policy
 - iv. Landlords Residential Property Insurance Policy
 - v. Comprehensive Motor Vehicle (excluding Motorcycle) Insurance Policy

For the avoidance of doubt, renewing policies are excluded from the Promotion.

An ineligible entry also includes where an existing policy is cancelled and new policy taken up. Pre-existing policies are not eligible for entry. In the event that a pre-existing policy is cancelled and new policy is purchased for the same risk, this is also deemed ineligible for entry.

8. All amounts in these Terms and Conditions are expressed in Australian dollars.
9. The promoter, in its sole discretion, reserves the right to cancel, suspend, terminate or modify if fraud, technical failures or any other factor beyond the promoters reasonable control adversely affects the promoters ability to conduct the promotion as described in these terms and conditions.

10. The name, email address and mobile phone number of the Recipient will be supplied to Corporate Prepaid Cards Pty Ltd ABN 25 092 828 772 AFSL 509642 to enable sending of the Offer. If you do not wish to take up the Offer, please advise the Promotor by phone.
11. Instructions on how to redeem the Offer will be sent to the valid email address or mobile phone number provided by the Eligible Customer within 8 weeks of the end of the Offer Period. The redemption code sent must be used to activate the Offer within sixty (60) days of the date it was issued. The eligible Customer is responsible for redeeming the Offer before the expiry date for activation.
12. Terms and Conditions of the applicable retailer will apply to the redeemed Offer. The Offer is not refundable or redeemable for cash and expired Offers cannot be extended or replaced. Redemption of the Offer is managed by Corporate Prepaid Cards Pty Ltd. For more information and terms go to ugca.au. Any ancillary costs associated with redeeming the Offers are not included. Any unused balance of the Offer will not be awarded as specified on the Offer.
13. Privacy Notice: personal information collected is subject to the Privacy Policy of The Mutual Bank which can be obtained from any store or www.themutual.com.au
14. Offer is subject to these terms and conditions and underwriting criteria. Any advice is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase or hold this insurance policy, you should consider the appropriateness of it having regard to your personal circumstances.

Maitland Mutual Limited trading as The Mutual Bank ABN 94 087 651 983 AFSL/Australian credit licence 238139 acts under its own Australian Financial Services Licence no. 238139 and under an agreement with the issuer Insurance Australia Limited ABN 11 000 016 722, AFSL 227681 under the CGU Brand. Any advice provided is general advice only and does not take into account your individual objectives, financial situation or needs ("your personal circumstances"). Before using this advice to decide whether to purchase a product, you should consider your personal circumstances and the relevant Product Disclosure Statement. The Product Disclosure Statement and Target Market Determinations can be found on the CGU website <https://www.cgu.com.au/partner/policy-booklets>.