

MyState Bank 'Chance to Win A Weber Q® BBQ'.

Total Prize Pool Prize Pool valued at: \$4,311

Conditions of Entry

CONDITIONS - PARTICPATION

1. This competition ("Competition") is conducted by MyState Bank Limited (MyState Bank) ABN 89 067 729 195 AFSL 240896 a wholly owned subsidiary of MyState Limited ABN 26 133 623 962 ("Promoter").
2. Insurance issued by Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance (CGU) of Tower 2, 201 Sussex Street, Sydney, NSW.
3. Entry to the Competition constitutes acceptance of these conditions. All entry instructions and prize information published by the Promoter form part of these conditions.
4. The Competition commences at 9:00am AEDT on Monday 16 November 2020 and closes at 5:00pm AEDT on Friday 11 December 2020 ("Promotion Period").
5. The Competition is only open to Eligible Entrants. An "Eligible Entrant" is an individual who: (i) is a Tasmanian or Queensland resident; and (ii) is over the age of 18 years; and (iii) who purchases an Eligible Insurance Policy through MyState Bank within the Promotion Period; and (iv) this policy is still active and meets competition eligibility criteria at the time of the Prize Draw.
6. Employees and directors of the Promoter and its related companies, their immediate families, and retailers, suppliers and agencies associated with the Promotion are ineligible to be Entrants.
7. Entries are deemed to be received at the time of receipt into the Promoter's database. The Promoter is not responsible for any delay in, or failure of, transmission which causes an entry not to be received within the Promotion Period. Incomplete, indecipherable or illegible Entries will be deemed invalid. Eligibility is at the sole discretion of the promoter.

HOW TO ENTER

8. To be eligible to enter the Competition, Eligible Entrants must:

Purchase a new Eligible Insurance Policy through MyState Bank at:

- (i) Any MyState Bank branch OR;
- (ii) By calling MyState Bank on 138 001 (local standard call charges apply) OR;
- (iii) Online via mystate.com.au, within;

The Promotion Period.

To be eligible the Eligible Insurance Policy must be; paid in full (or in the case of pay by the month policies, the first instalment payment must be received) and; outside of the cooling off period and; active at the time of Prize Draw. The issue of an Eligible Insurance Policy is subject to CGU's underwriting guidelines.

9. An 'Eligible Insurance Policy' is a new CGU:

- (i) Building Insurance Policy

- (ii) Contents Insurance Policy
- (iii) Combined Home and Contents Insurance Policy
- (iv) Landlords Residential Property Insurance Policy
- (v) Motor Vehicle Insurance Policy

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

ENTRY GENERAL

10. Each Eligible Insurance Policy constitutes one (1) entry into the Prize Draw.
11. While an individual may have more than one entry in the competition. They will only be eligible to win one prize.
12. All entries to the Competition may be subject to verification by the Promoter.
13. The Promoter may, at its absolute discretion, declare any or all entries made by an Eligible Entrant invalid if the Eligible Entrant: (i) fails to establish their entitlement to enter the Competition to the Promoter's satisfaction; or (ii) fails to produce items as required by condition or produces items that, in the Promoter's opinion, are illegible, stolen, forged, reconstructed, altered, incomplete or tampered with in any way; or (iii) in the Promoter's opinion, tampers with the entry process or benefits from such tampering; or (iv) in the Promoter's opinion, submits an entry which is not in accordance with these conditions.
14. An entry by more than one person (i.e. a joint entry) is considered as one entry in the name of the first policy holder.

WINNERS

15. There are nine (9) opportunities to win a Weber Q BBQ. The winning entries being randomly drawn by a representative of MyState Bank.
16. There will be nine (9) opportunities to win; with one (1) winner selected per entry point:
 1. MyState Bank Hobart branch
 2. MyState Bank Kingston branch
 3. MyState Bank Rosny branch
 4. MyState Bank Glenorchy branch
 5. MyState Bank Launceston branch
 6. MyState Bank Burnie branch
 7. MyState Bank Devonport branch
 8. Online via mystate.com.au
 9. Contact Centre via 138 001

If there are no eligible entrants from an entry point, then the prize for that channel will not be drawn.

17. The winner of the prize will be the first valid entry drawn.

18. All Prize Draws will take place at a MyState Bank place of work in succession on 14 January 2020, starting at 02:00 PM AEDT.

19. The winning entrants will be notified by telephone within two (2) business days of the Prize Draw and will be sent written confirmation via email or post within ten (10) business days of the Prize Draw with details of how to claim their prize and the date by which they must claim their prize ("Prize Claim Date").

20. All prizes must be claimed by the prize winner within thirty (30) days of the Prize Draw Date ("Prize Claim Date").

21. If a prize winner does not claim their prize within thirty (30) days of the prize Draw Date, the prize will be forfeited and a redraw will be conducted at a MyState Bank place of work at 2.00PM AEDT to determine a valid prize winner. The new prize winner will be notified by telephone within two (2) business days of the Prize Draw and will be sent confirmation in writing via email or post within ten (10) business days of the date of the redraw.

22. The first name and town or city or state of residence of the winner may be published via the "Promoters" electronic communication and/or social media pages and/or Retail channels after the winning entries are drawn.

PRIZE

23. The prize pool (the Prize Pool) comprises of: 9 x Weber Q BBQs (Black 2000 Lp). Each prize is valued at \$479AUD and the maximum total Prize Pool is valued at \$4,311 AUD.

24. If a prize (or part of a prize) is unavailable for any reason, the Promoter will, in its absolute discretion, substitute alternative goods or services of no lesser retail value and/or specification, subject to the approval of the authorities that have issued permits for the conduct of the Competition. The Promoter accepts no other liability or responsibility for any loss incurred by a winner or any other party if the prize (or part of the prize) is unavailable for any reason.

25. All Prize values are in Australian dollars. Prizes will only be distributed in Australia, and all components of the prizes are not transferable and cannot be exchanged for cash or otherwise.

26. Unless expressly stated in these conditions, all expenses incurred in relation to the enjoyment of a prize are the responsibility of the winner.

GENERAL

27. Any enquires in relation to the use or service of the prize i.e. product warranty should be explicitly taken up with Weber and is not the responsibility of MyState Bank.

28. If for any reason the conduct or operation of the Competition is interfered with or disrupted in any way (including by vandalism, power failures, natural disasters, acts of God, civil unrest, strikes, computer bugs or viruses, tampering or technical failures), the Promoter reserves the right to cancel, terminate, modify or suspend or recommence the Competition, subject to the approval of the authorities that have issued permits for its conduct.

29. All of the Promoter's decisions are final and no correspondence will be entered into. The Promoter reserves the right, at any time, to verify the validity of Entries and Entrants and to disqualify any Entrant who submits an Entry that is not in accordance with these Conditions of Entry or who tampers with the Entry process.

30. The Promoter accepts no responsibility for any tax liability incurred as a result of an entrant participating in the Competition. Entrants should obtain independent tax and financial advice.

31. To the full extent permitted by law, the Promoter, its associated companies and agencies and all those entities' personnel (the "Relevant Parties") exclude all liability for any loss (including any damage, claim, injury, cost or expense) which is suffered or incurred by any Eligible Entrant through use of the products purchased with the prize voucher, including: (i) any indirect, economic or consequential loss); (ii) any loss arising from the negligence of a Relevant Party; (iii) any liability for personal injury or death.

32. The winners of the prizes consent to the Promoter using their name, likeness, image and/or voice (including any photograph, film and/or recording of them) in any media at any time or times without remuneration for the purpose of promoting this Competition, the Promoter and/or any of the Promoter's products. The prize winners also consent to the Promoter authorising its related companies to do anything which they consent to the Promoter doing under this condition.

33. Entrants' personal information will be collected by or on behalf of the Promoter for the primary purpose to administer the Competition and publicise the winners. The personal information of each prize winner may be provided to others assisting in the conduct of the Competition, including the Competition administrator, prize suppliers and deliverers, and to regulatory authorities. If an entrant does not provide accurate personal information the Promoter may determine that they are not eligible to win a prize. MyState's Privacy Policy covers how we collect, use and handle your information, as well as how to make a complaint or provide feedback. To access the Promoters Privacy Policy visit www.mystate.com.au

MyState Bank Limited (MyState Bank) ABN 89 067 729 195 AFSL 240896 is a wholly owned subsidiary of MyState Limited ABN 26 133 623 962. Insurance issued by Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance (CGU). In offering these products, MyState Bank Limited acts under its own Australian Financial Services Licence and under an agreement with the insurer, CGU. Any advice is general only and does not take into account your personal circumstances. Consider the Product Disclosure Statement (PDS) available in branch and from mystate.com.au to see if the product is right for you.