

# BOQ \$150 VISA Gift Card

## Terms and Conditions

### 1. Background

- 1.1. The Promoter of the BOQ \$150 VISA Gift Card (**Promotion**) is Bank of Queensland Limited ABN 30 009 656 740 of Level 6, 100 Skyring Terrace, Newstead, Queensland, 4006 (**BOQ**) (**Promoter**).
- 1.2. Information on how to enter and prizes form part of 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.

By entering the Promotion, participants are deemed to accept these terms and conditions.

### 2. Promotion Period

- 2.1. The Promotion commences on 21<sup>st</sup> May, 2018, at 12:01AM AEST and closes on 31<sup>st</sup> July, 2018 at 11:59pm AEST (**Promotion Period**). Entries received by the Promoter after the Promotion Period are ineligible to participate.

### 3. Eligibility and Participation

- 3.1. The Promotion is open to Australian residents who are aged 16 years or over (**Eligible Participant**); and
  - a. are the recipient of correspondence detailing the Promotion;
  - b. purchase an Eligible Policy during the Promotion Period; and
  - c. otherwise comply with the Terms and Conditions set out in this document.
- 3.2. Directors, employees and agents (including the immediate family members of a Director, employee or agent) of the Promoter are ineligible to enter the Promotion.
- 3.3. An eligible policy for the purposes of the Promotion is one or more of the following products arranged through BOQ on behalf of AAI Limited ABN 48 005 297 807 trading as Vero Insurance (**Vero**):
  - a. Vero Home Extra Building and Contents;
  - b. Vero Home Extra Building;
  - c. Vero Home Extra Contents;
  - d. Vero Home Elite Building and Contents;
  - e. Vero Home Elite Building;
  - f. Vero Home Elite Contents;
  - g. Vero Landlord Building and Contents;
  - h. Vero Landlord Building;
  - i. Vero Landlord Contents.

#### (Eligible Policies)

- 3.4. The following policies are not considered Eligible Policies for the purposes of the Promotion:
  - a. Policies sold to directors and employees of the Promoter and its agents;
  - b. Existing Vero Policies or policy renewals; and
  - c. Policies that are cancelled during the 30 day cooling off period.

- 3.5. The Promoter reserves the right, at any time, in its sole and absolute discretion to verify the validity of entries and Eligible Participants (including their identity, age, and place of residence).

#### **4. The Prize/s**

- 4.1. There will be 1 Promotion per Eligible Participant.
- 4.2. The Promotion are single-load stored value cards with pre-set limits and are not linked to a bank account or similar account in the name of the Eligible Participant.
- 4.3. The prize is not transferable, and is not redeemable for cash or other benefits.
- 4.4. The Promoter is not responsible or liable for any change in the value of the Prize between the date of the publication of these Terms and Conditions and the date the Prize/s is claimed.

#### **5. Activation and Use of the Promotion**

- 5.1. An Eligible Participant who purchases an Eligible Policy is entitled to no more than one Promotion per Eligible Policy.
- 5.2. An Eligible Participant must allow a minimum of 8 weeks to receive the Promotion.
- 5.3. The Promotion must be activated within 6 months of the date of issue, and expires 12 months from the date of activation.
- 5.4. The promotional VISA cards are issued by Universal Gift Card (**Issuer**). Vero will be required to pass some of the Eligible Participants' personal information to the Issuer in order for the Promotion to be issued.
- 5.5. Use of the Promotion is subject to the Issuer's conditions of use, which can be accessed by visiting the Issuer's website (<https://universalgiftcard.com.au/>). The expiry date and current balance of the Promotion can also be accessed using the website.
- 5.6. All decisions of the Promoter in relation to any aspects of the Promotion are final and binding on every participant and no correspondence will be entered into by the BOQ.

#### **6. Liability**

- 6.1. The Promoter accepts no responsibility for any late, lost or misdirected entries.
- 6.2. The Promoter and its agents will not be liable for any loss or damage whatsoever (including but not limited to direct or consequential loss) or personal injury suffered or sustained in connection with the Promotion or any act, omission or error whatsoever of the Promoter or its agents, except for liability that cannot be excluded by law.
- 6.3. If for any reason the Promoter determines in good faith and its sole discretion that this Promotion is not capable of running as planned, including but not limited to events such as computer bugs or viruses, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond control of the Promoter, which might corrupt or affect the administration, security, fairness, integrity or proper control of this Promotion, the Promoter reserves the right to its sole discretion to disqualify any individual who tampers with the entry process.

## **7. Use of Entries and Privacy**

- 7.1. In entering this Promotion, all participants consent to the publication of their name and city of origin in any advertisements or articles relating to the Promotion or the Prize and participate in any media releases which may include photographs of the Winner by the Promoter. In entering this Promotion, all participants consent to the use of their names and likeness in this manner.
- 7.2. The Promoter collects personal information from all participants in order to conduct the Promotion and may for this purpose, disclose such personal information to third parties. The Promoter will use and handle participants personal information as set out in BOQ's Privacy Policy, which can be accessed at <http://www.boq.com.au/privacy.htm>.

## **8. Taxation**

- 8.1. Participants should seek independent advice in relation to tax implications in respect of the Prize.