

# Allianz “Win Back Your Premium”

## Terms and Conditions

<b>Promoter</b>	The Promoter is Teachers Mutual Bank Limited, ABN 30 087 650 459 AFSL/ACL No. 238981, 28-38 Powell Street, Homebush NSW 2140 (“Bank”).
<b>Duration</b>	The competition commences at 6:00am AEST <b>Tuesday 1 October 2019</b> and closes 11:00pm AEST <b>Tuesday 30 June 2020</b> (“the Competition Period”).
<b>Method of entry</b>	<p>An entry into the draw is automatically made when a Member of the Bank purchases a new Allianz Home, Comprehensive Motor or Landlord insurance policy through Teachers Mutual Bank, Firefighters Mutual Bank, Health Professionals Bank or UniBank during the Competition Period.</p> <p>An eligible policy will be deemed to be successfully purchased when Allianz receives:</p> <ul style="list-style-type: none"> <li>a. Full payment of the annual eligible policy premium; or</li> <li>b. If paying by the fortnight or month, the Entrant’s nominated bank details to enable monthly instalments of the eligible policy premium to be deducted.</li> </ul> <p>For the Member’s entry to be valid, an eligible policy must not be lapsed or cancelled at the date on which the winners prize is drawn. Members (the entrant) will receive one (1) automatic entry per policy into the prize draw for each eligible policy type purchased by them on any given day during the promotional period.</p> <p>If an eligible policy is held in joint names, the eligible entrant will be the person first named on that eligible policy.</p>
<b>Eligibility to Enter</b>	<p>The competition is open to Australian residents who are a Member of the Bank and over the age of 18.</p> <p>Directors, Members Committee members and employees of the Bank, and members of their respective families (spouse, de facto, parent, grandparent, child, stepchild, grandchild, brother or sister) are not eligible to enter.</p>

<b>Draw details</b>	<p>A total of nine (9) prize winners will be drawn during the promotion period. One entry will be randomly drawn by a Teachers Mutual Bank Limited representative at 28-38 Powell Street, Homebush NSW 2140:</p> <p>at 10.00am AEDST on each of the following dates:</p> <ul style="list-style-type: none"> <li>• Friday, 1 November 2019</li> <li>• Monday, 2 December 2019</li> <li>• Thursday, 2 January 2020</li> <li>• Monday, 3 February 2020</li> <li>• Monday, 2 March 2020</li> <li>• Wednesday, 1 April 2020; and</li> </ul> <p>at 10.00am AEST on each of the following dates:</p> <ul style="list-style-type: none"> <li>• Friday, 1 May 2020</li> <li>• Monday, 1 June 2020</li> <li>• Wednesday, 1 July 2020</li> </ul>
<b>Winner notification</b>	<p>The winners will be notified by phone within 5 business days of the relevant monthly draw. The winner's name will be announced on the Promoter's websites (<a href="http://www.tmbank.com.au">www.tmbank.com.au</a>, <a href="http://www.fmbank.com.au">www.fmbank.com.au</a>, <a href="http://www.hpbank.com.au">www.hpbank.com.au</a> &amp; <a href="http://www.unibank.com.au">www.unibank.com.au</a>) on the following dates:</p> <ul style="list-style-type: none"> <li>• Friday, 15 November 2019</li> <li>• Monday, 16 December 2019</li> <li>• Thursday, 16 January 2020</li> <li>• Monday, 17 February 2020</li> <li>• Monday, 19 March 2020</li> <li>• Wednesday, 15 April 2020</li> <li>• Friday, 15 May 2020</li> <li>• Monday, 15 June 2020</li> <li>• Wednesday, 15 July 2020</li> </ul>
<b>Prize details</b>	<p>Total prize pool is up to AUD \$13,000. Each month, one (1) cash prize payment, to the total value of the winners first 12 months' policy premium, will be drawn. The cash prize will be electronically transferred to the winners nominated bank account.</p>
<b>Award of Prizes</b>	<p>The prizes will be credited into the winners nominated Bank account within 7 business days of the draw.</p>

<p><b>Unclaimed prizes</b></p>	<p>A redraw will take place if a winner does not make contact to claim their prize within 14 days. Any unclaimed prizes from the Competition Period will be redrawn by a representative of the Promoter at 28-38 Powell Street, Homebush NSW 2140:</p> <p>at 10.00am AEDST on the following dates:</p> <ul style="list-style-type: none"> <li>• Monday, 3 February 2020 and</li> <li>• Monday, 2 March 2020</li> </ul> <p>at 10.00am AEST on the following dates:</p> <ul style="list-style-type: none"> <li>• Wednesday, 1 April 2020</li> <li>• Friday, 1 May 2020</li> <li>• Monday, 1 June 2020</li> <li>• Wednesday, 1 July 2020</li> <li>• Monday, 3 August 2020</li> <li>• Tuesday, 1 September 2020 and</li> <li>• Thursday, 1 October 2020</li> </ul> <p>The winners' names will be announced on the Promoter's websites (<a href="http://www.tmbank.com.au">www.tmbank.com.au</a>, <a href="http://www.fmbank.com.au">www.fmbank.com.au</a>, <a href="http://www.hpbank.com.au">www.hpbank.com.au</a> &amp; <a href="http://www.unibank.com.au">www.unibank.com.au</a>) within 7 business days of any redraw draw.</p>
<p><b>Winners consent for promotion</b></p>	<p>In the event they are a winner, entrants consent to the Promoter using their name and photographs in any media for an unlimited period of time for the purpose of promoting, publicising or marketing this promotion and promoting any products and services by the Promoter.</p>
<p><b>Indemnity and disclaimer</b></p>	<p>Entrants agree to release and indemnify the Bank and its agents and employees from and against, all liability, cost, loss or expense arising out of acceptance of any prize or participation in the competition including (but not limited to) loss of income, personal injury, damage to property and whether direct or consequential, foreseeable, due to some negligent act or omission or otherwise.</p> <p>The Bank is not responsible or liable:</p> <ul style="list-style-type: none"> <li>• if for any reason beyond the Bank's reasonable control any element of any prize is not provided, the Bank, in its absolute discretion, may substitute a different prize in place of any prize referred to in these terms and conditions</li> <li>• if, for any reason, the competition is suspended, varied or terminated at any time, with or without prior warning or publicity</li> <li>• for late, lost or misdirected entries</li> <li>• for any change in the value of a prize occurring between the publishing date and the date the prize is claimed.</li> </ul> <p>All entries become the property of the Bank.</p> <p>The Bank has the right to exclude any person from this competition for any reason whatsoever and to amend these terms and conditions at any time or cancel the competition subject to state regulation.</p>
<p><b>Permit numbers</b></p>	<p>Authorised under NSW Permit No LTPS /19/38406 ACT Permit No ACT TP 19/04264, SA Permit No T19/1619</p>