

CAR INSURANCE AND HOME & CONTENTS E GIFT CARD PROMOTION ('PROMOTION') TERMS AND CONDITIONS

Important: You must activate your Reward Code within 90 days of it being emailed to you. If you do not activate the Reward Code during this time period, you will forfeit the Digital Reward Voucher.

Introduction

1. Virgin Money (Australia) Pty Limited Authorised Representative No. 280884 of Virgin Money Financial Services Pty Ltd AFSL 286869 ('**Virgin Money**') promotes Virgin Car Insurance Comprehensive Policies and Virgin Home and Contents Insurance Policies (together, the '**Eligible Insurance Policies**') which are issued by Auto & General Services Pty Ltd (ABN 61 003 617 909; AFSL 241411) on behalf of Auto & General Insurance Company Ltd (ABN 42 111 586 353; AFSL 285571) (together the **Insurer** for the purposes of these Terms and Conditions).

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 Virgin Money is offering eligible customers an e-gift card (**Digital Rewards Voucher**) if they purchase one of the Eligible Insurance Policies in accordance with paragraph 6 of these Terms and Conditions on and from 09:00am from 1 October - 30 November 2020 (**Offer Period**). This Promotion is subject to change or removal at the discretion of Virgin Money.

Digital Rewards Voucher

4. The value of the Digital Rewards Voucher offered to customers is \$100.

5. The Digital Rewards Voucher is an e-gift card that must be redeemed online with any 1 (one) of the retailers including Woolworths, JB Hi-Fi, Myer, Dan Murphy's and Uber Eats. These retailers are subject to change from time to time. The customer must select the retailer at time of activating the Digital Rewards Voucher. The Digital Rewards Voucher can be redeemed by clicking on the link in the redemption email sent via Virgin Money after the customer satisfying the eligibility criteria detailed in clause 6.

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. 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) Virgin Money reserves the right to request a customer to produce appropriate photo identification or other documentation (to Virgin Money's satisfaction, at its sole discretion) in order to confirm the customer's eligibility for entry into this Promotion.

(c) All purchases are subject to the Insurer's terms and conditions and eligibility criteria.

(d) The customer must continuously hold the Eligible Insurance Policy for a period of 65 days from the purchase date of the policy ('**Eligibility Period**');

(e) The customer must provide to Virgin Money a valid email address to receive communication from Virgin Money and its suppliers associated with the Promotion, and maintain that email address at all relevant times; and

(f) The customer must comply with any other special conditions communicated by Virgin Money in relation to the Promotion.

How to use and redeem the Digital Reward Voucher

7. In paragraphs 7-16

(a) "**Reward Code**" means a single use, unique alphanumeric code used to Redeem a selected Digital Reward Voucher 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 Voucher**" means the reward voucher that is emailed to each recipient upon Redemption of a Reward Code.

8. If the policy has not been cancelled within 65 days from purchase, the Reward Code (along with instructions on how to activate the Reward Code to retrieve the \$100 e-Gift card) will be sent to the email address provided within 7 days.

9. A Reward Code can only be Redeemed for a Digital Reward Voucher at a participating retailer.

10. You must activate your Reward Code within 90 days of it being emailed to you. The code expiry date will be contained in the email containing your Reward Code. Reward Codes expire at 11:59 pm AEST on the stated expiry date of the Reward

Code. If you do not activate the Reward Code/Digital Reward Voucher during this time period, you will forfeit the Reward Code/Digital Reward Voucher.

11. Digital Reward Vouchers that are not activated or redeemed within the designated time frame cannot be re-activated, extended or refunded in any way.

12. Digital Reward Vouchers cannot be redeemed for cash, reloaded, returned for a refund, have their balances consolidated to a new e-gift card or voucher, or be replaced after expiry and are not legal tender, account cards, credit or debit cards or securities.

13. You must keep your Digital Reward Voucher secure. If your Digital Reward Voucher is lost, or you suspect an unauthorised transaction, you must immediately report this to the E-Gift Card Supplier by emailing support@giftcards.virginmoney.com.au. The E-Gift Card Supplier may be able to stop stored Digital Reward Vouchers being used if you can provide Reward Code or Redemption details.

14. If you have a query or complaint about the Digital Reward Voucher you have received, please contact support@giftcards.virginmoney.com.au. Virgin Money is not liable for the availability, quality or fitness for purpose of any goods or services purchased with the Digital Reward Voucher.

15. If you think there has been an incorrectly processed transaction in relation to your Digital Reward Voucher please contact the store where the transaction was made. The E-Gift Card Supplier is unable to reverse any approved transactions.

16. 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 Voucher.

Privacy

17. Virgin Money is committed to protecting the customer's personal information as defined under section 12 of the Information Privacy Act 2009 and agrees to be bound by the Privacy Act 1988 (Cth) (Privacy Act). Virgin Money's privacy policy is available on the website <https://virginmoney.com.au/help/privacy-and-security>. This details how Virgin Money collects, stores, uses and discloses personal information.

Personal information is collected in connection with entry into this Promotion for the purpose of facilitating access to the Digital Reward 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 Virgin Money disclosing the personal information to the E-Gift Card Supplier required to enable it to process and validate the customer's claim for the Digital Reward Voucher and to arrange delivery to eligible customers.

General

18. Virgin Money reserves the right to disqualify any person from receiving the Digital Reward 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.

19. In the event the Eligible Insurance Policy is held by more than one person only one Digital Reward Voucher will be issued to the first named policy holder of the Eligible Insurance Policy.

20. If a Digital Reward Voucher or receipt of it incurs a tax liability, the relevant recipient of the Digital Reward Voucher is liable for payment of such tax.

21. Virgin Money 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 any time without notice.

22. Virgin Money, (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 Reward Voucher (whether negligent or not) of Virgin Money or officers, employees or agents, except for any liability that cannot be excluded by law.

23. Virgin Money reserves the right to substitute the Digital Reward Voucher with another incentive of the same value. Queensland law applies to these terms and conditions. By entering into this agreement you unconditionally submit to the jurisdiction of the courts of Queensland.