Purchase a new Home & Contents, Landlord or Comprehensive Motor policy and get a $150 eGift card Offer

Terms & Conditions

1. Information on how to claim and the offer(s) (defined below) form part of these Terms and Conditions. Participation in the Offer is deemed acceptance of these Terms and Conditions. Offer is not valid in conjunction with any other offer.
2. The offer is available from 12.00a.m. AEST 31 August 2026 to 11.59p.m. AEST 9 October 2026 ("Offer Period").
3. The Promoter is Auswide Bank, a division of MyState Bank Limited (ABN 89 067 729 195) of 16-20 Barolin St, Bundaberg, QLD, 4670, 1300 138 831 ("Promoter"). Insurance policies are issued by Allianz Australia Insurance Limited (Allianz, ABN 15 000 122 850, "Issuer"). Auswide Bank is a a wholly owned subsidiary of MyState Bank Limited ABN 26 133 623 962.
4. The Offer is for one (1) $150 eGift card issued by Cuscal Ltd ABN 95 087 822 455 AFSL 244116 ("Offer").
5. To be eligible for the Offer:

- Individuals must purchase a new Eligible Policy (defined below) through Auswide Bank during the Offer Period and provide a valid email address; and
- The Issuer must receive full payment of the annual policy premium or the first instalment of premium, if paying by the month; and
- The start date of the Eligible Policy must occur during the Offer Period; and
- The Eligible Policy must not be lapsed or cancelled at the time the Offers are distributed, which will be within 6 weeks from the end of the Offer Period; and
- Policy holders must be Australian residents aged 18 years or over ("Eligible Customer").

6. For the purposes of this Offer, an "Eligible Policy" is a new:

- Auswide Bank Home and Contents Insurance ('Buildings' or 'Buildings and Contents'); or
- Auswide Bank Landlord Insurance ('Buildings' or 'Buildings and Contents'); or
- Auswide Bank Comprehensive Motor Insurance.

7. For clarity, 'Contents Only' of any kind are excluded from this Offer.
8. Variations and renewals to existing policies are excluded from this Offer.
9. Multiple Offers permitted, subject to one (1) Offer per Eligible Policy. If a policy has two (2) or more policy holders, the first policy holder named on the policy schedule will be awarded the Offer.
10. The name, email address and mobile phone number of the Recipient will be supplied to Cuscal Ltd to enable sending of the Offer. If you do not wish to take up the Offer, please advise the Promotor by phone.
11. A redemption code for the Offer will be sent to the valid email address or mobile phone number provided by the Eligible Customer within 6 weeks of the end of the Offer Period. The redemption code 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 Cuscal Ltd ABN 95 087 822 455 AFSL 244116. For more information and terms go to https://myaccount.universalgiftcard.com.au/terms.aspx. Any ancillary costs associated with redeeming the Offers are not included. Any unused balance of the Offer will not be awarded as

cash. Redemption of the Offer is subject to any terms and conditions of the issuer including those specified on the Offer.

13. The Promoter reserves the right, at any time, to verify the identity and eligibility of each Eligible Customer, and reserves the right, in its sole discretion, to disqualify any person who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the claim process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of this Offer. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
14. If there is a dispute, the Promoter reserves the right, in its sole discretion, to make a reasonable determination. The Promoter's decision is final, and no correspondence will be entered into.
15. Eligible Customers will be notified by email or SMS.
16. If there is Incomplete information (including where an email address or mobile phone number provided is invalid) the Eligible Policy will not be eligible for the Offer.
17. If an Eligible Customer does not redeem an Offer at the time stipulated by the Promoter, then Offer (or that element of the Offer) will be forfeited.
18. If any Offer (or part of any Offer) is unavailable, the Promoter, in its discretion, reserves the right to substitute the Offer (or that part of the Offer) with an Offer to the equal value and/or specification.
19. Offers, or any unused portion of an Offer, are not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
20. If this Offer is not capable of being conducted as anticipated due to reasons beyond the control of the Promoter, the Promoter reserves the right, in its sole discretion, to modify, suspend, terminate, or cancel the Offer, as appropriate in the circumstances.
21. Eligible Customer consent to the Promoter using their name, likeness, image and/or voice in the event they are a successful Eligible Customer (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this Offer (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
22. Liability for any tax (other than FBT) arising out of participation in this promotion (including acceptance of a prize) is the sole responsibility of the entrant. Entrants should seek independent financial advice in this regard.
23. The Promoter collects personal information ("PI") in order to conduct the Offer and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for the purpose of conducting this Offer, promotional, marketing, publicity, research and profiling purposes and sending electronic messages, offers and information to each Eligible Customer.

    For further details about how we handle PI and details about how Eligible Customers can request access and correction of their information or complain about a breach of the Australian Privacy Principles, please see our Privacy Policy which is available at https://www.auswidebank.com.au/privacy. The Privacy Policy also contains information about how

Eligible Customers may opt out, access, update or correct their PI, how Eligible Customers may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. The Privacy Policy also contains information about how Eligible Customers may opt out, access, update or correct their PI, how Eligible Customers may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with.

24. The Offer is in no way sponsored, endorsed, or administered by or associated with Facebook or Instagram. Eligible Customers completely release Facebook and Instagram from any and all liability relating to the Offer.
25. Nothing in these terms and conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Offer.
26. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in Offer value to that stated in these Terms and Conditions; (e) any tax liability incurred by a Eligible Customers; or (f) use of an Offer.