

# Defence Bank home and contents insurance **eftpos card** campaign Terms and Conditions.

Offer only available on new eligible insurance policies purchased between 10 January 2020 up to and inclusive of 30 June 2020. Limit of one \$100 eftpos card per policy, per member (promotion maximum one x \$100 eftpos card).

All Defence Bank directors, staff and their immediate families are not eligible for this promotion.

Promotion valid for new policies only and is not applicable for policy renewals. Insurance policies must be current and not in arrears at time of eftpos card being issued. Cards will be issued three weeks after the 21 day cooling off period and is conditional upon first month's premium being paid. Eligible insurance policies are Defence Bank First Choice Home Insurance, Defence Bank Fundamentals Home Insurance, Defence Bank Landlords Residential Property Insurance.

To receive the \$100 eftpos gift card, policies must be purchased through a Defence Bank branch, the Defence Bank Contact Centre or through the Defence Bank website.

Defence Bank reserves the right to cancel, suspend or modify the promotion at any point in time (and subject to any relevant regulatory approval where applicable) if there are any technical or other failures identified which are beyond its reasonable control and affect its ability to continue to conduct the competition under the terms and conditions stated above.

Insurance issued by Insurance Australia Limited ABN 11 000 016 772 AFSL 227681 trading as CGU Insurance. In arranging this insurance Defence Bank Limited (Defence Bank) acts under its own AFSL and under an agreement with the insurer.

Defence Bank receives commission when selling CGU insurance products. Please refer to Defence Bank's Financial Services Guide (FSG) for details of these commissions. The relevant Product Disclosure Statement (PDS) should be referred to when making a decision to acquire any insurance product.

Defence Bank recommends you read the Defence Bank Products and Services - Conditions of Use available on our website at [defencebank.com.au](http://defencebank.com.au) for any product you choose to take out. The FSG and relevant PDS is available by calling 1800 033 139, going online at [defencebank.com.au](http://defencebank.com.au) or visiting any Defence Bank Branch.

The information contained in this email is general advice only as it has not taken into account your financial situation, objectives or needs. The PDS for the relevant product is available at any Defence Bank branch.

Defence Bank Limited ABN 57 087 651 385 AFSL/Australian Credit Licence 234582.