

Big Wish Card Giveaway Terms & Conditions

1. By participating in this promotion, you will be deemed to have read and agreed to abide by these Terms and Conditions.
 2. Instructions on how to participate in this promotion and other details contained within any advertising material for this promotion form part of these Terms and Conditions.
 3. The promoter is Horizon Credit Union Ltd ABN 66 087 650 173 AFSL and Australian Credit Licence Number 240573 trading as Horizon Bank (**Promoter**).
 4. The gift cards are Wish Gift Cards (**Gift Card**) provided by the Promoter. The Wish Gift card has it's own Terms and Conditions which can be viewed here:
<https://giftcards.woolworths.com.au/wish/p/wish0001>
 5. You will not be eligible for the promotion if you are an employee of the Promoter.
 6. The promotion commences on Monday, 12 February 2024 at 8.30am AEST and closes on Thursday 28 March 2024 at 5pm AEST (**Promotion Period**).
 7. The Gift Card will be provided to the policy purchaser within 14 days. One Gift Card will be provided per policy not per person. This offer is not available with any other promotional offers.
 8. Entry conditions: During the Promotion Period, the public will be eligible to claim a gift card by purchasing one of the following policies (**Eligible Policy**) through Horizon Bank:
 - (i) Building Insurance Policy
 - (ii) Contents Insurance Policy
 - (iii) Combined Home and Contents Insurance Policy
 - (iv) Landlords Residential Property Insurance Policy

(Home Policies)

 - (v) Motor Vehicle Insurance Policy
 - (vi) Boat Insurance Policy
 - (vii) Caravan Insurance Policy

(Motor Policies)
- For the avoidance of doubt, renewing policies are excluded from the Promotion. An ineligible entry also includes where an existing policy is cancelled and new policy taken up. Pre-existing policies are not eligible for entry. In the event that a pre-existing policy is cancelled and new policy is purchased for the same risk, this is also deemed ineligible for entry.
9. An individual who takes up one or more Eligible Policy during the Promotion Period will be given:
 - a. a Gift Card to the value of \$100 for all new Home Policies; or
 - b. a Gift Card to the value of \$50 for all new Motor Policies.
 10. All amounts in these Terms and Conditions are expressed in Australian dollars.
 11. CTP insurance is excluded from the competition.

12. The Promoter, in its sole discretion, reserves the right to cancel, suspend, terminate or modify if fraud, technical failures or any other factor beyond the promoter's reasonable control adversely affects the promoter's ability to conduct the promotion as described in these terms and conditions.
13. The promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook. Disclosure of purchaser information is for the sole use of Horizon Bank and will not be provided to a third party (including Facebook).
14. Privacy Notice: personal information collected is subject to the Privacy Policy of Horizon Bank which can be obtained from any branch or horizonbank.com.au.
15. Redemption of the Wish Gift card is subject to any terms and conditions specified on the Gift card and to the Gift cards issuer's standard terms, conditions and exclusions. Horizon Bank shall not be liable for any Gift card that has been lost, stolen, forged, damaged or tampered with in any way.
16. Horizon Bank ABN 66 087 650 173 acts under its own Australian Financial Services Licence (no. 240573) and under an agreement with the insurer, Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance (CGU). Any advice provided is general advice only and does not take into account your individual objectives, financial situation or needs ("your personal circumstances"). Before using this advice to decide whether to purchase a product, you should consider your personal circumstances and the relevant the Product Disclosure Statement from horizonbank.com.au and Target Market Determinations from <https://www.cgu.com.au/about-cgu/partner-tmd>