## Allianz "Win Back Your Premium" Terms and Conditions

Promoter	The promoter is Teachers Mutual Bank Limited, ABN 30 087 650 459 AFSL/ACL No. 238981, 28-38 Powell Street, Homebush NSW 2140 ("Bank").
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Duration	The competition commences at 8:00am AEST Thursday 1 October
	2020 and closes at 11:00pm AEST Wednesday 30 June 2021 ("the
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	Competition Period").
Method of entry	An entry into the draw is automatically made when a Member of the Bank
1	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.
	An eligible policy will be deemed to be successfully purchased when
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	Allianz receives:
	a. Full payment of the annual eligible policy premium; or
	b. If paying by the fortnight or month, the Member's
	nominated bank details to enable monthly instalments of
	the eligible policy premium to be deducted.
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	For the Member's entry to be valid, an eligible policy must not be lapsed
	or cancelled at the date on which the winner's prize is drawn. Members
	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
	Competition Period.
	If an eligible policy is held in joint names, the eligible entrant will be the
	person first named on that eligible policy.
Eligibility to	The competition is open to Australian residents who are a Member of the
Enter	Bank and over the age of 18.
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	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.
Draw details	A total of nine (9) prize winners will be drawn during the Competition
Draw details	
	Period. One entry will be randomly drawn by a Bank representative at 28-
	38 Powell Street, Homebush NSW 2140:
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	at 10.00am AEDT on each of the following dates:
	Monday, 2 November 2020
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	Tuesday, 1 December 2020
	Monday, 4 January 2021
	Monday, 1 February 2021
	Monday, 1 March 2021
	Thursday, 1 April 2021; and
	at 10.00am AEST on each of the following dates:
	at the same of the
	<ul> <li>Monday, 3 May 2021</li> </ul>
	Tuesday, 1 June 2021
	Thursday, 1 July 2021

Winner	The minners will be notified by phone within 5 business days of the
Winner	The winners will be notified by phone within 5 business days of the
notification	relevant monthly draw. The winners' names will be announced on the
	Bank's websites ( <u>www.tmbank.com.au</u> , <u>www.fmbank.com.au</u> ,
	www.hpbank.com.au & www.unibank.com.au) on the following dates:
	Monday, 9 November 2020
	Tuesday, 8 December 2020
	Monday, 11 January 2021
	Monday, 8 February 2021
	Monday, 8 March 2021
	Thursday, 8 April 2021
	Monday, 10 May 2021
	Tuesday, 8 June 2021
	Thursday, 8 July 2021
Prize details	The total prize pool is up to AUD \$15,000. Each month, one (1) cash
	prize payment, to the total value of the winner's first 12 months' policy
	premium, will be drawn. The cash prize will be electronically transferred
	to the winner's nominated account with the Bank.
Award of Prizes	The prizes will be credited into the winner's nominated account with the
	Bank within 7 business days of the draw.
Unclaimed	A redraw will take place if a winner does not make contact to claim their
prizes	prize within 14 days. Any unclaimed prizes from the Competition Period
	will be redrawn by a representative of the Bank at 28-38 Powell Street,
	Homebush NSW 2140:
	at 10.00am AEDT on the following dates:
	Monday, 16 November 2020
	Tuesday, 15 December 2020
	Monday, 20 January 2021
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	Monday, 15 March 2021 and;
	at 10.00am AEST on the following dates:
	Thursday, 15 April 2021
	Monday, 18 May 2021
	<ul> <li>Tuesday, 15 June 2021</li> </ul>
	<ul> <li>Thursday, 15 July 2021</li> </ul>
	Thursday, 15 July 2021
	The winners' names will be announced on the Bank's websites
	(www.tmbank.com.au, www.fmbank.com.au, www.hpbank.com.au &
	www.unibank.com.au) within 7 business days of any redraw draw.
Winners'	In the event they are a winner, entrants consent to the Bank using their
consent for	name and photographs in any media for an unlimited period of time for
promotion	the purpose of promoting, publicising or marketing this promotion and
	promoting any products and services by the Bank.
L	promoting any production and convictor by the bank.

## Indemnity and disclaimer

To the extent permitted by law, 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.

The Bank is not responsible or liable:

- if for any reason beyond the Bank's reasonable control any element of any prize is not provided (and in that case the Bank, in its absolute discretion, may substitute a different prize in place of any prize referred to in these terms and conditions);
- if, for any reason, the competition is suspended, varied or terminated at any time, with or without prior warning or publicity;
- for late, lost or misdirected entries; or
- for any change in the value of a prize occurring between the publishing date and the date the prize is claimed.

All entries become the property of the Bank.

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.

## Permit numbers

Authorised under NSW Permit No TP 20/01216 ACT Permit No ACT TP 20/01216 SA Permit No T20/1078