

DHOAS Home Loan - Home & Contents Insurance - \$1,000 Gift Card Offer Terms & Conditions

ELIGIBILITY TERMS AND CONDITIONS

- Australian Military Bank Ltd ABN 48 087 649 741 is offering a \$1,000 Visa Gift Card ('Gift Card') to Customers who take out a DHOAS qualifying home loan and who also purchase a new accompanying combined Home and Contents insurance policy through Australian Military Bank for a minimum period of 12 months. Customer means the primary (first named) DHOAS home loan borrower.
- A DHOAS qualifying home loan and combined Home and Contents insurance policy for that property must be applied for between 13 March 2017 and 30 June 2017 and settled by 30 September for new loan borrowings of a value equal to or greater than \$250,000.
- In the case of internal refinancing, total DHOAS borrowings must increase by \$250,000 or more. In the case of new DHOAS construction loans (which must be \$250,000 or more), at least the land value must have settled by 30 September 2017. In the case of DHOAS split loans (i.e. a fixed loan and a variable loan over the same property), the combined DHOAS loan value must be \$250,000 or more in order to qualify for the offer.
- DHOAS Home Loan terms, conditions, fees, interest, charges and lending criteria apply and are available at the time of application.
- A maximum of one (1) \$1,000 Gift Card will be provided per DHOAS home loan application settled and combined Home and Contents insurance policy purchased. This means that if there is more than one applicant named on the DHOAS loan, only one (1) Gift Card will be provided. The Gift Card will be sent to the mailing address, as provided by the primary (first named) DHOAS home loan borrower to Australian Military Bank at the time of application, or alternatively by secure collection at their closest branch.
- Customers taking out a DHOAS qualifying loan must also purchase a new accompanying combined Home and Contents insurance policy through Australian Military Bank. The insurance policy must be in force past the policy's '*cooling off period*' as detailed in the relevant CGU Insurance Product Disclosure Statement (PDS).
- All other insurance products and renewals acquired through Australian Military Bank are excluded from the offer.

- Insurance issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291 (CGU). In arranging for this insurance, Australian Military Bank acts under its own AFSL and under an arrangement with CGU. Australian Military Bank will receive a commission from CGU for arranging this insurance, details of which can be found in our Financial Services Guide available in branch or at australianmilitarybank.com.au. This is general advice and does not take into account your personal circumstances. Consider the Product Disclosure Statement available in branch or at australianmilitarybank.com.au.
- A maximum of one (1) \$1,000 Gift Card will be provided per DHOAS home loan property settled. This means that if there is more than one DHOAS home loan for the same property (i.e. split loan), only one (1) Gift Card will be provided.
- Gift Cards will be issued to the primary (first named) DHOAS home loan applicant after the policy's '*cooling off period*'. A Gift Card authentication code will be emailed to the primary applicant's email address. The Gift Card will be dispatched to the members' closest branch for secure collection, or via registered post.
- The Gift Card offer is not available in conjunction with any other offer by Australian Military Bank (if any).

IMPORTANT GENERAL FEATURES

For any qualifying DHOAS home loan, a \$1,000 Visa Gift Card can be redeemed for a DHOAS Home Loan and combined Home and Contents insurance policy acquired through Australian Military Bank, as outlined on the Bank's website.

- The offer is administrated by Australian Military Bank Ltd ABN 48 087 649 741 AFSL and Australian credit licence number 237 988.
- Upon meeting the offer criteria, a Gift Card authentication code and a Gift Card will be issued within 45 business days of the DHOAS Home Loan being settled.
- The Gift Cards is non-transferrable nor redeemable for cash.
- The Gift Card is redeemable at any stores that accept Visa gift cards. The Customer accepts full responsibility for any additional expenses and any potential adverse impact on their financial situation as a result.
- The Gift Card is subject to the Terms and Conditions for Universal Gift Card, available at <https://universalgiftcard.com.au/terms.aspx>. Universal Gift Cards are issued by Heritage Bank Limited ABN 32 087 652 024 AFSL 240984.
- The Gift Card is valid until the expiry date featured on the front of the card. Universal Gift Card is not a participant in or sponsor of this offer.

- The Gift Card will not be replaced if lost or stolen.
- Unused Gift Cards will not be dispatched if the Customer discharges the DHOAS qualifying loan within 2 weeks of settling for any reason whatsoever.
- Unused Gift Cards will be cancelled at the discretion of Australian Military Bank if the DHOAS loan is in default.
- The original value of the Visa Gift Card must be reimbursed by the Customer to Australian Military Bank if the Customer discharges the qualifying DHOAS loan within 12 months of drawing down on their DHOAS loan. Such reimbursement will be made by Australian Military Bank deducting \$1,000 for the Customer's loan balance before discharging the DHOAS home loan.
- Neither Australian Military Bank Ltd, CGU Insurance Limited nor Universal Gift Card (including their respective officers, employees, directors and agents) shall, to the extent permitted by law, be liable for any loss or damage (whether direct, indirect, special or consequential) or injury (including personal injury and negligence) whatsoever suffered as a result of accepting the Gift Cards.
- The Gift Card recipient agrees that he or she will not bring a claim against Australian Military Bank, its officers, employees, directors and agents to recover Gift Cards mistakenly mailed to the wrong address due to an incorrect mailing address provided to Australian Military Bank during the DHOAS loan application process.
- These Terms and Conditions are correct at the time of publication (13 March 2017) however Australian Military Bank reserves the right to vary, cancel or extend this offer at any time without notice.

CORRECT SPELLING OF NAMES AND ADDRESSES / LOAN APPLICATION PROCESS

- The Customer confirms that all loan applicant names, email, residential and mailing addresses provided and featured on the Home and Contents insurance policy are correct at the time of the DHOAS loan application to ensure that the Gift Card is sent to the appropriate recipient and /or corresponding branch.
- No responsibility is accepted for Gift Cards sent to incorrect recipients, email and mailing addresses.

WARRANTIES

- The Customer warrants that prior to redeeming the Gift Card, they have familiarised themselves with the Offer Terms and Conditions.

FURTHER INFORMATION & ENQUIRIES

- For all enquiries regarding the offer, please contact Australian Military Bank by calling **1300 13 23 28** or by email at **service@australianmilitarybank.com.au**

RESPONSIBILITIES

- No responsibilities are accepted for any damage or delay of the Gift Cards due to sickness, pilferage, labour disputes, machinery break-down, quarantine, government restraints, weather, terrorism or other causes beyond our control. No responsibility is accepted for any additional expense, omission, delays, re-routing or acts of any government authority.
- In the case of the intervention of any outside act, agent or event which prevents or significantly hinders the Australian Military Bank's ability to proceed with the offer on the dates and in the manner described in these Terms and Conditions, including but not limited to vandalism, power failures, tempests, natural disasters, acts of God, civil unrest, strike, machinery break-down, quarantine, war, act of terrorism, or other causes beyond our control the Promoter may in its absolute discretion cancel the offer and recommence it from the start on the same conditions.

If you have questions regarding this offer, please write to Australian Military Bank at:

Australian Military Bank (Marketing)

PO Box H151,
Australia Square NSW 1215
marketing@australianmilitarybank.com.au