

Home Loan – Flight Centre \$2,000 Gift Card Offer Terms & Conditions

ELIGIBILITY TERMS AND CONDITIONS

- Australian Military Bank Ltd ABN 48 087 649 741 is offering a \$2,000 Flight Centre Gift Card ('Gift Card') to members who take out a qualifying home loan (excluding Home Equity Loans and Construction Loans). Member means the primary (first named) home loan borrower.
- A qualifying home loan must be applied for between 1 April 2019 and 30 June 2019 and settled by 31 August 2019 for new loan borrowings of a value equal to or greater than \$250,000.
- In the case of internal refinancing, total new borrowings must increase by \$250,000 or more. In the case of split loans (i.e. a fixed loan and a variable loan over the same property), the combined home loan value must be \$250,000 or more in new borrowings in order to qualify for the offer.
- Home Loan terms, conditions, fees, interest, charges and lending criteria apply and are available at the time of application.
- Entry is only open to Australian residents aged 18 years or over.
- A maximum of one (1) \$2,000 Gift Card will be provided per home loan application settled. This means that if there is more than one applicant named on the loan, only one (1) Gift Card will be provided.
- A maximum of one (1) \$2,000 Gift Card will be provided per member. This means if a member or joint members are approved for more than one home loan for different properties, only (1) Gift Card will be provided.
- The Gift Card will be distributed via email. The Gift Card will be emailed to the email provided by the primary (first named) home loan borrower to Australian Military Bank at the time of application.
- Gift Cards will be issued to the primary (first named) home loan applicant from four (4) weeks of the date that the home loan was funded / settled / disbursed. A Gift Card authentication code will be emailed to the primary applicant's email address. The Gift Card will be distributed to the email attached to the primary applicant.
- The Gift Card offer is not available in conjunction with any other offer by Australian Military Bank (if any).
- Employees (and their immediate families) of the Promoter (Australian Military Bank), and agencies associated with this promotion are ineligible for this promotion.

IMPORTANT GENERAL FEATURES

For any qualifying home loan, a \$2,000 Flight Centre Gift Card can be redeemed for a Home Loan (excluding Home Equity Loans and Construction Loans), 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.
- The Gift Card is subject to the Terms and Conditions for Flight Centre, available at <https://www.flightcentre.com.au/gift-card-terms-and-conditions>. Gift Card are issued by Flight Centre Travel Group ("FCTG") trading as "Flight Centre", "Student Flights", "Escape Travel", "Travel Associates" or "Cruiseabout". Australian Military Bank will register Gift Card recipients into Flight Centre promotional mailing (email) list.
- Gift Cards are redeemable at participating FCTG retail stores located within Australia.
- Unless otherwise stated on the Gift Card, Gift Cards are valid for use within 3 years from the date of issue.
- Gift Cards will be issued with a PIN number. In order for a Gift Card to be redeemed, the customer must provide the associated unique PIN number at time of redemption. If a PIN number cannot be provided, the Gift Card will not be able to be redeemed.
- Gift Cards may only be applied up to the maximum value loaded onto the Gift Card which is unspent at the time of use. Where the cost of purchase exceeds the available balance of the Gift Card, the excess amount must be paid by another payment method.
- Gift Cards are non-refundable.
- Gift Cards may be redeemed in whole or part during the validity period. Where used in part, no change will be given. Any unused balance may be used against future purchases, but will not be refunded or credited when the Gift Card expires.
- Gift Cards cannot be reloaded.
- Gift Cards may not be redeemed or exchanged for cash, gift cards, traveller's cheques, cash passports or any other form of currency.
- Gift Cards may not, without the prior written consent of FCTG, be resold or offered for resale at a premium (including via online auction or other unauthorised resale sites) or used for advertising, promotion or other commercial purposes (including

competitions and trade promotions) or to enhance the demand for other goods or services. If a Gift Card is sold or used in breach of this condition, FCTG may in its absolute and sole discretion cancel or render invalid the Gift Card without a refund and the Gift Card holder may be refused redemption of the Gift Card. FCTG will take all reasonable steps to notify you of FCTG's intention to cancel or render invalid a Gift Card within a reasonable time before cancelling or rendering invalid the Gift Card.

- FCTG may cancel or render invalid any Gift Card (including any available balance) which FCTG determines in its absolute and sole discretion was purchased at any time and in any way (including via online auction or other unauthorised resale sites) by fraudulent means. FCTG may cancel any bookings made using any fraudulent Gift Card which may include any non-refundable amounts. FCTG will not be responsible for any costs incurred by you if you purchase or attempt to redeem any fraudulent Gift Card. You acknowledge and agree that you will not be entitled to redeem any available balance on any fraudulent Gift Card and that FCTG will not be obliged to hold such balance on file for you or otherwise redeem or exchange that Gift Card.
- You are responsible for the use and security of your Gift Card and PIN number. Lost or stolen Gift Cards may not be replaced or refunded. Lost or stolen PIN numbers cannot be reissued or replaced. You are liable for all transactions on your Gift Card except those caused by fraud or negligence by FCTG or its employees.
- Defaced, mutilated or altered Gift Cards may not be accepted, replaced or refunded.
- Gift Cards may not be used for payment of credit or retailer accounts.
- Personal information collected in relation to your Gift Card will be handled in accordance with FCTG's Privacy Policy which is available at www.flightcentre.com.au or in store.
- The laws of Queensland, Australia apply to these terms and conditions and any disputes arising in relation to them.
- Questions or problems relating to Gift Cards should be directed to FCTG's Gift Cards Care Team on 1300 554 268. Complaints about purchases made with a Gift Card should be resolved directly with the store concerned.
- Unused Gift Cards will not be dispatched if the member discharges the qualifying home loan within 2 weeks of settling for any reason whatsoever.
- Neither Australian Military Bank Ltd, nor Flight Centre (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 home loan application process.

- These Terms and Conditions are correct at the time of publication (1 April 2019) 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 member confirms that all loan applicant names, email, residential and mailing addresses provided are correct at the time of the home loan application (excluding Home Equity Loans and Construction Loans) to ensure that the Gift Card is sent to the appropriate recipient.
- No responsibility is accepted for Gift Cards sent to incorrect recipients.

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