

ALLIANZ \$200 CASHBACK PROMOTION TERMS AND CONDITIONS

Terms & Conditions

1. Information on how to claim and the Offer(s) (defined below) form part of these Terms and Conditions. Participation in the Offer is deemed acceptance of these Terms and Conditions. The Offer is not valid in conjunction with any other offer.
2. The Offer is available from 11:59PM AEDT Thursday 11 December to 11.00PM AEDT Tuesday 31/03/26 ("Offer Period").
3. The promoter for the Offer is Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL and Australian Credit Licence No. 238981, of 28-38 Powell Street, Homebush NSW 2140, phone no. 13 12 21 ("Promoter"). Insurance policies are issued by Allianz Australia Insurance Limited ABN 15 000 122 850 ("Allianz" or "Issuer").
4. The offer is for one (1) \$200 cashback issued by Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL and Australian Credit Licence No. 238981 ("Offer").
5. To be eligible for the Offer ("Eligible Customer"):
 - the person must be a member of Teachers Mutual Bank, Firefighters Mutual Bank, Health Professionals Bank or UniBank (where eligible);
 - the person must purchase a new Eligible Policy (defined below) through the Promoter during the Offer Period;
 - the Issuer must receive full payment of the annual policy premium or the first instalment of premium, if paying by the month;
 - the start date of the Eligible Policy must occur during the Offer Period;
 - the Eligible Policy must not be lapsed or cancelled at the time the Offers are distributed, which will be within 6 weeks from the end of the Offer Period; and
 - the policy holder must be an Australian resident aged 18 years or over.
6. For the purposes of the Offer, an "Eligible Policy" is a new:
 - Allianz Home and Contents Insurance ('Buildings' or 'Buildings and Contents'); or
 - Allianz Landlord Insurance ('Buildings' or 'Buildings and Contents'); or
 - Allianz Comprehensive Motor Insurance.
7. For clarity, 'Contents Only' insurance policies of any kind are excluded from the Offer.
8. Variations and renewals to existing policies are excluded from the Offer.
9. Claiming of multiple Offers is permitted, subject to one (1) Offer per Eligible Policy. If a policy has two (2) or more policy holders, the first policy holder named on the policy schedule will be awarded the Offer.
10. The Offer will be deposited into an Eligible Transaction Account (defined below) within 90 days of the start date of the Eligible Policy. For the purposes of the Offer, an "Eligible Transaction Account" is an active at-call account held at the Promoter, in the name of the Eligible Customer. Where a policy has (2) or more policy holders and they do not hold an Eligible Transaction Account jointly, the Promoter may pay the Offer into an Eligible Transaction Account held in the name of the first policy holder.
11. The Promoter reserves the right, at any time, to verify the identity and eligibility of each Eligible Customer, and reserves the right, in its sole discretion, to disqualify any person who the Promoter has reason to believe has breached any of these Terms and

Conditions, tampered with the claim process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the Offer. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

12. If there is a dispute, the Promoter reserves the right, in its sole discretion, to make a reasonable determination. The Promoter's decision is final, and no correspondence will be entered into.
13. If any Offer (or part of any Offer) is unavailable, the Promoter, in its discretion, reserves the right to substitute the Offer (or that part of the Offer) with an offer to the equal value and/or specification.
14. The Offers, or any unused portion of an Offer, are not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
15. If the Offer is not capable of being conducted as anticipated due to reasons beyond the control of the Promoter, the Promoter reserves the right, in its sole discretion, to modify, suspend, terminate or cancel the Offer, as appropriate in the circumstances.
16. Eligible Customers consent to the Promoter using their name, likeness, image and/or voice in the event they are a successful Eligible Customer (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting the Offer (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter. An Eligible Customer may withdraw this consent by contacting the Promoter before their name, likeness, image and/or voice is used by the Promoter.
17. Liability for any tax (other than fringe benefits tax) arising out of participation in this promotion (including acceptance of a prize) is the sole responsibility of the entrant. Entrants should seek independent financial advice in this regard.
18. The Promoter collects personal information ("PI") in order to conduct the Offer and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may unless otherwise advised by the entrant, use the PI for the purpose of conducting the Offer, promotional, marketing, publicity, research and profiling purposes and sending electronic messages, offers and information to each Eligible Customer.

For further details about how the Promoter handles PI and details about how Eligible Customers can request access and correction of their information or complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with, please see the Promoter's Privacy Policy which is available at

www.tmbank.com.au/privacy/privacy-credit-reporting-policy
www.hpbank.com.au/privacy/privacy-credit-reporting-policy,
www.fmbank.com.au/privacy/privacy-credit-reporting-policy
www.unibank.com.au/privacy/privacy-credit-reporting-policy

19. The Offer is in no way sponsored, endorsed, or administered by or associated with Facebook or Instagram. Eligible Customers completely release Facebook and Instagram from any and all liability relating to the Offer.
20. Nothing in these terms and conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees").
21. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in Offer value to that stated in these Terms and Conditions; (e) any tax liability incurred by a Eligible Customers; or (f) use of an Offer.
22. To the extent permitted by law, the Promoter's liability arising from or in connection with this Offer, including for a breach of a Non-Excludable Guarantee, is limited to: (a) in the case of goods, any one or more of the replacement of the goods or the supply of equivalent goods, the repair of the goods, the payment of the cost of replacing the goods or acquiring equivalent goods or the payment of the cost of having the goods repaired; or (b) in the case of services, the supplying of the services again or the payment of the cost of having the services supplied again.