

# Defence Bank Home, Contents and Landlords Insurance **\$200 eftpos card** campaign Terms and Conditions.

Offer only available on new eligible insurance policies purchased between 1 January 2023 and up to and including 30 March 2023. Limit one eftpos card per insured risk address. Where a joint policy occurs, the main policy holder will be provided with the eftpos card.

Eligible home insurance policies are:

- Defence Bank First Choice Home Insurance,
- Defence Bank Fundamentals Home Insurance
- Defence Bank Landlords Residential Property Insurance.

Ineligible home insurance policies are:

- Barrack Room Contents Insurance

All Defence Bank directors, staff and their immediate families are not eligible for this promotion.

Promotion valid for new policies only and is not applicable for policy renewals.

Insurance policies must be current and not in arrears at time of eftpos card being issued.

To receive the \$200 eftpos gift card(s), policies must be purchased through a Defence Bank branch, the Defence Bank Contact Centre or through the Defence Bank website.

Cards will be issued three weeks after the 21-day cooling off period and is conditional upon first month's premium being paid. Where a fortnightly payment method is selected, the first two payments must be successful for gift card to be issued. Where an annual payment method is selected, full payment must be received.

Gift cards will be sent via registered post to the postal address linked to the insured property policy.

Defence Bank reserves the right to cancel, suspend or modify the promotion at any point in time (subject to any relevant regulatory approval where applicable) IF there are any technical or other failures identified that are beyond its' reasonable control and affect its' ability to continue to conduct the competition under the terms and conditions stated above.

Insurance issued by Insurance Australia Limited ABN 11 000 016 772 AFSL 227681 trading as CGU Insurance. Defence Bank Limited ABN 57 087 651 385 acts under its own AFSL and under an agreement with the insurer Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance. Any advice is general only and does not take into account your personal circumstances.

Consider the Product Disclosure Statements (PDS) for [Defence Bank First Choice Home Insurance](#); [Defence Bank Fundamentals Home Insurance](#); and [Defence Bank Landlords Residential Property Insurance](#), and [Target Market Determinations](#) (TMDs) available in branch or from [defencebank.com.au](http://defencebank.com.au) to see if the product is right for you.

Defence Bank receives commission when selling CGU insurance products. Please refer to Defence Bank's [Financial Services Guide](#) (FSG) for details of these commissions.

The FSG, relevant PDS and TMD are available by calling 1800 033 139, visiting any Defence Bank Branch or on the Defence Bank website [defencebank.com.au](http://defencebank.com.au). Defence Bank Limited ABN 57 087 651 385 AFSL/Australian Credit Licence 234582.