

Medibank Life Insurance "Get A Quote & Win" Terms & Conditions ("Conditions of Entry")

Schedule	
Promotion:	Medibank Life Insurance "Get A Quote & Win"
Promoter:	Medibank Private Limited ABN 47 080 890 259, 720 Bourke St, Docklands, VIC 3008, Australia. Ph: 134 190
Promotional Period:	Start date: 01/04/18 at 12:00am AEST End date: 30/06/18 at 11:59pm AEST
Eligible Entrants:	Entry is only open to Australian residents who are 18 years and over.
How to Enter:	<p>To enter the Promotion, the entrant must complete any of the following entry methods during the Promotional Period:</p> <p>a) ONLINE:</p> <p>i) <u>Medibank Life Insurance, Income Protection, Funeral Insurance</u>: visit medibank.com.au/life, complete the online quote request form for Medibank Life Insurance, Medibank Funeral Insurance or Medibank Income Protection as prompted, receive a quote online and subsequently during the Promotional Period, receive a call back from Medibank over the phone for the requested Medibank insurance product; OR</p> <p>ii) <u>Medibank Essential Life Insurance</u>: visit medibank.com.au/life, complete the online quote request form for Medibank Essential Life Insurance as prompted. The entrant has the option to finalise purchase of this Insurance product online, but this is not mandatory for entry; OR</p> <p>b) RETAIL CENTRE:</p> <p>i) <u>Medibank Life Insurance, Income Protection, Funeral Insurance</u>: visit a Medibank retail centre and request a quote for Medibank Life Insurance, Medibank Funeral Insurance, or Medibank Income Protection, provide a phone number and schedule and receive a call-back for the quote to be discussed with a consultant over the phone; OR</p> <p>ii) <u>Medibank Essential Life Insurance</u>: visit a Medibank retail centre which offers Medibank Essential Life Insurance (not available at all retail centres during the Promotional Period), request and receive a quote for Medibank Essential Life Insurance; OR</p> <p>c) PHONE:</p> <p>i) <u>Medibank Life Insurance, Income Protection, Funeral Insurance</u>: Request either a Medibank Life Insurance, Medibank Funeral Insurance or Medibank Income Protection quote over the phone via the Medibank Life Insurance Call Centre (Phone: 134 190) and subsequently obtain a verbal quote for the requested Medibank insurance product. <i>For the sake of clarity, it will not be possible to obtain a quote for the Medibank Essential Life Insurance product via phone;</i> OR</p> <p>d) DIRECT MAIL:</p> <p>i) <u>Medibank Life Insurance, Income Protection, Funeral Insurance</u>: Some Medibank health members will receive a direct mail communication about Medibank Life Insurance, Medibank Funeral Insurance or Medibank Income Protection. These members will receive a call from a Medibank life insurance call centre representative and will be entered into the Promotion by providing the required details as prompted to obtain a verbal quote for the requested Medibank insurance product; OR</p> <p>ii) <u>Medibank Essential Life Insurance</u>: Over the course of the Promotional Period, the Promoter may also choose to send a direct mail communication about our Essential Life Insurance products to a small group of Medibank health members, directing them to click through to the Medibank website to go through the same process as the "Online" process as per above to obtain a quote. If they complete the online quote in accordance with the above, they will receive entry into the draw.</p> <p>If an entrant provides any incorrect or invalid personal details (e.g. phone number, email address, etc.) at the time of obtaining the quote, they will at the Promoter's discretion be deemed invalid for this Promotion.</p> <p>A quote must be for a new policy and must not be for an amendment to an active policy.</p>

	Commencing on 18th May 2018, the 'Medibank Essential Life Insurance' product will be re-named 'Medibank Starter Life Insurance'. Any references to 'Medibank Essential Life Insurance' above will equally apply to 'Medibank Starter Life Insurance'.		
Entries Permitted:	<p>A person may obtain multiple product quotes during the Promotional Period. However, a person can only receive entries in respect to only one (1) quote obtain for each eligible product during the Promotional Period, in accordance with the below:</p> <p>a) Singles Policy Quote: For a single policy quote receive one (1) entry;</p> <p>b) Joint Policy Quote: For a joint policy quote receive two (2) entries. Entries for a joint policy will be awarded to the primary contact person on the policy.</p> <p>There are four (4) eligible products for the purposes of this Promotion, as follows: (1) Medibank Life Insurance; (2) Medibank Income Protection; (3) Medibank Funeral Insurance; and (4) Medibank Essential Life Insurance.</p> <p>For example, if a person obtains multiple singles policy quotes for Medibank Life Insurance and multiple joint policy quotes for Income Protection Insurance where they are the primary contact, they will receive a total of three (3) draw entries.</p> <p>For the sake of clarity, entrants can only enter once for a singles policy or twice for a joint policy, per product and in their own name (primary contact only). Business names, company names or non-primary contacts will not be accepted for entry. All information provided for the insurance quote must be complete, genuine and accurate at the time of completing the quote request. If an entry is found to be falsified, whether wholly or a substantial part, it will be disqualified from the Promotion.</p>		
Total Prize Pool:	AUD\$5,000.00		
	Prize Description	Number of this prize	Value (per prize)
	Each winner will receive 1 x AUD \$1,000.00 EFTPOS gift card.	5	AUD\$1,000.00
	Winning Method		
	Draw: computerised random selection - 16/07/18 at 02:30pm AEST		
Prize Conditions:	<p>No part of this prize is exchangeable, redeemable for any other prize, or transferable.</p> <p>Any ancillary costs associated with redeeming the gift card are not included. Redemption of the gift card is subject to any terms and conditions of the issuer including those specified on the gift card.</p> <p>The gift card will be valid from the date of activation. The recipient of the card will need to activate the card within 3 months of the date of issue. The date of issue will be specified on the correspondence that will be provided with the card when the prize is awarded. The gift card is valid until the expiry date shown on the front of the card.</p>		
Winner Notification:	Winners will be contacted by phone and in writing. The winners will be contacted within two (2) business days of the draw. The winners will be published in The Australian on 31/07/18.		
Unclaimed Prizes:	Prize/s must be claimed by 05:00pm AEST on 16/10/18. A draw for the prize/s if unclaimed will take place at 02:30pm AEST on 17/10/18 at the same place as the original draw. The winner/s of the redraw will be notified by phone within two (2) business days of the draw and in writing. The winners will be notified publicly (and their details published) in The Australian on 31/10/18.		

1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
2. The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.

3. Valid and eligible entries will be accepted during the Promotional Period.
4. Employees (and the immediate family members) of agencies/companies associated with this Promotion (including all Medibank, Swiss Re Life & Health Australia Ltd employees), Medibank retail centres, Medibank life insurance call centres, the Promoter, its distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. Immediate family means any of the following: spouse, ex-spouse, de facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
5. **Draws:**
 - a) The draw will take place at Plexus, Level 2, 35 Little Bourke Street, Melbourne VIC 3000 Australia at 02:30pm AEST on 16/07/18 using computerised random selection.
 - b) The first five (5) valid entries drawn will each win the prize specified in the Schedule above.
 - c) The draw conductor will draw additional reserve entries in case an invalid entry or entrant is drawn.
 - d) If a draw is scheduled on the weekend or a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize is determined by chance.
6. All reasonable attempts will be made to contact each winner.
7. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize by the time specified by the Promoter, they forfeit the prize and the Promoter is not obliged to substitute the prize.
8. If a prize (or portion of a prize) is unavailable, the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and/or specification, subject to any written directions of a regulatory authority.
9. No entry fee is charged by the Promoter to enter the Promotion. Where entry is allowed online, there is no additional cost to enter the Promotion other than any cost paid by the entrant to access the website or social media platform of entry via their Internet service provider.
10. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
11. Entrants' personal information will be collected by the distributor of Medibank life insurance policies, Greenstone Financial Services (GFS) Pty Ltd ABN 53 128 692 884, AFSL 343079 in accordance with the Privacy Collection Notice available at life.medibank.com.au/Content/Documents/Medibank-Personal-Information.pdf. Personal information will be stored on GFS' database and will be handled as per the GFS privacy policy, a copy of which can be requested by emailing privacy@greenstone.com.au. Entrants' personal information will be passed from GFS to the Promoter in order to organise the conduct of the Promotion draw by Plexus and to contact winners. The Promoter and GFS are bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth). The Promoter's privacy policy is located at medibank.com.au/legal-information.aspx#privacy. Both the Promoter's and GFS' privacy policies contain information about how to access, update and seek correction of the personal information held about them and how to complain about any potential breach of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with. GFS collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrants' personal information to the Promoter, third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion and to the State and Territory lottery departments as required under the relevant lottery legislation. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion. Personal information collected from entrants is unlikely to be disclosed to any entity located outside of Australia.
12. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and State/Territory or postcode of residence.
13. The Promoter reserves the right to refuse to allow a winner to take part in any or all aspects of a prize, if the Promoter determines in their absolute discretion, that a winner is not in the physical or mental condition necessary to be able to safely participate in or accept the prize. It is a condition of accepting the prize that a winner may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize.
14. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier and the provision of the prize is the sole responsibility of the third party and not the Promoter. The terms and

conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry, to the extent of any inconsistency. The Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.

15. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
16. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify, or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
17. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). In the event that a winner cannot provide suitable proof, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.
18. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion, the decision of the Promoter is final and binding on each entrant and no correspondence will be entered into.
19. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or willful misconduct) in connection with this Promotion or accepting or using any prize (or recommendation), except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
20. The entrant will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
21. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
22. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.

Authorised under: ACT Permit No. TP 18/00545, NSW Permit No. LTPS/18/22981