

“Switch your insurance and get a \$100 voucher Promotion”

Terms and Conditions

1. The Promotion is called “Switch your insurance and get a \$100 voucher Promotion”. Information on how to participate in the Promotion forms part of these terms and conditions of eligibility. Participation in the Promotion is deemed acceptance of these terms and conditions of eligibility.
2. The Promotion Period commences at 9:00 am on 5 September 2013 and closes at 5.00 pm on 31st December 2013 and will only be extended at the sole discretion of South West Credit.

The Promoter is South West Credit | ABN 44 087 651 705 | AFSL No 241 258, 117 Lava Street Warrnambool, VIC 3280.
3. Persons under 18 years of age are ineligible for the Promotion.
4. This offer is only available to members of South-West Credit or participants who first take out a membership with South West Credit.
5. The offer is not available on policies sold during the period that attract a South West Credit staff discount.
6. The purchase and payment of a QBE Home, Home and Contents or Landlords Policy, during the Promotion Period entitles the member to receive their choice of a \$100.00 Mens Hair Room or APCO Petrol voucher PER risk address.
7. The Promotion does not apply to the renewal of a QBE Home Building, Home Contents, Landlords or a Comprehensive Motor Policy.
8. The purchase and payment of a QBE Home Building or Home and Home Contents or Landlords Policy, is deemed to occur upon the member agreeing to become bound by the terms of the relevant product, the member paying for the product during the Promotion Period, and the product remaining active for the full duration of the 21 day cooling off period.
9. An agreement by a policyholder to enter a periodic instalment plan for a QBE General Insurance product is deemed to be payment of that product.
10. QBE Home Building, Home Contents, Landlords Policies are issued by QBE Insurance (Australia) Limited. ABN 78 003 191 035, AFS Licence 239545
11. A Mens Hair Room voucher is a pre-paid voucher that can be used to purchase mens or women’s hairdressing services courtesy of Mens Hairroom subject to Mens Hair Conditions of Use.

12. A APCO petrol voucher is a pre-paid voucher that can be used at APCO Petrol Station subject to APCO's Conditions of Use.
13. The determination of valid participation is at the sole and exclusive discretion of the Promoter.
14. The Promoter's decision is final and no correspondence will be entered into.
15. Eligible members can will be mailed their nominated voucher to their listed address by no later than 30 days from receipt of the first premium instalment.
16. Vouchers are not transferable, exchangeable or redeemable for cash. Any element of any voucher that is unused or the winner is unable to accept for any reason will be forfeited and no compensation will be paid in lieu of that element, whether a part or the whole, of the voucher.
17. The Promoter is not responsible for any variation in the value of the voucher between the commencement of the Promotion Period and the date of redemption.
18. The Promoter is not responsible for any problem or technical malfunction of any communications network or data storage device or any late, lost, incorrectly submitted, delayed, ineligible, incomplete, corrupted or misdirected entry whether due to error, interruption to electricity supply or transmission of data, or otherwise.
19. The Promoter accepts no responsibility for any lost or misdirected mail.
20. The Promoter will not be liable for any loss or damage whatsoever suffered (including but not limited to indirect or consequential loss) or for any personal injury suffered or sustained in connection with redeeming the voucher, except for any liability which cannot be excluded by law.
21. Entry details, including personal information provided by Members, remain the property of the Promoter. The Promoter collects Members' personal information in order to conduct the Promotion and provide its services. It is a condition of this offer that this information is provided. By entering the Promotion the Member agrees that the Promoter may use this information in any media for future promotional, marketing or publicity purposes without any further reference, payment or other compensation to the Member. For more information about how the Promoter may use Members' personal information, please refer to the Promoter's Privacy Policy, which is available from the Promoter.