

## **SWC Insurance Promotion**

### **Terms and Conditions**

1. The Promotion is called 'Quote and Win'. 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 consists of:  
Receive a new MemberCare Home or Motor quote for a chance to an iPad to the value of \$500.
3. The Promotion Period commences at 9:00am on 15<sup>th</sup> October 2014 and ends at close of business on the 15<sup>th</sup> December 2014.
4. The Promoter is South West Credit ABN 44 087 651 705 AFSL / Australian Credit Licence 241 258.
5. This offer is only available to members of the South West Credit.
6. The promotion is being conducted in all Australian States. Employees, Directors and their families of the Promoter, and the Promoter's contractors and agents associated with the Promotion are ineligible. Persons under 18 years of age are ineligible for the Promotion.
7. The receipt of a quotation for MemberCare Home or Motor policy is deemed to occur upon the member providing adequate information for a quotation to be generated and given to the member.
8. MemberCare Home and Motor Insurance policies are issued by QBE Insurance (Australia) Limited. ABN 78 003 191 035, AFS Licence 239545
9. The determination of valid participation is at the sole and exclusive discretion of the Promoter.
10. The Promoter's decision is final and no correspondence will be entered into.
11. The prize is non-refundable, non transferable and non redeemable for other goods or services.
12. The winner will be drawn on 16/12/14 at the South West Credit branch at 117 Lava Street, Warrnambool, and will be contacted by phone.
13. The winner will be published 17/12/14 on the South West Credit website [www.swcredit.com.au](http://www.swcredit.com.au), on the South West Credit Facebook page, as well as in branch and in the December Member Newsletter.

14. If for any reason the winner does not claim the prize by 15/01/15, the prize will be forfeited and the winner will be re-drawn on 16/01/15, at the South West Credit office at 117 Lava Street, Warrnambool. The new winner will be contacted by phone.
  
15. 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.
  
16. The Promoter's decision is final and no correspondence will be entered into.