

“MOVE IN WITH US”

Terms and Conditions

1. The Promotion is called ‘MOVE IN WITH US’. Information on how to participate in the Promotion forms part of these terms and conditions of eligibility.
2. The Promoter is CUNA Mutual Australia Limited, ABN 75 089 981 037, Level 10, 345 George Street, Sydney NSW 2000, Telephone (02) 9295 5555.
3. The Promotion Period commences at 12:00am on 24th August 2011 and closes at 12:00pm on 30th September 2011.
4. Entry into the prize draw is gained by completing a quote on any MemberCare Home Insure, Home Insure Plus, Investor Insure, Motor Insure, Boat Insure or Caravan Insure policy through Police & Nurses Credit Society during the Promotion Period and does not apply to the re-quote of an existing MemberCare insurance policy.
5. Alternatively entry into the prize draw can be gained by submitting a renewal capture request form (either via email or returned flyer) with a request for contact prior to your existing renewal dates.
6. MemberCare insurance products are issued on behalf of CUMIS Insurance Society Inc. ABN 72 000 562 121, AFSL 245491 (Incorporated in the United States. The members of the Society have no liability) trading as CUNA Mutual General Insurance, Level 10, 345 George Street, Sydney NSW 2000.
7. The draw will be conducted at approximately 2pm on 07/10/2011 at Police & Nurses Credit Society Head Office, Level 7, 130 Stirling Street, Perth, WA, 6000.
8. Entries will be validated via sales and system reports. The winning ticket will be randomly drawn from a barrel in front of an audience.
9. The winning entrant will be audibly and clearly announced so that all entrants present at the draw have the opportunity of hearing the announcement. The winner will also be notified by telephone and mail. The winning entrant will also be required to present themselves to Police & Nurses Credit Society Head Office, or local branch via prior arrangement, and furnish proof of identity in order to claim their prize.
10. The prize is one (1) of three (3) Prepaid Visa Debit Cards at \$1,000 each that are accepted at over 500,000 stores across Australia and 29 million stores overseas where VISA is accepted, however a small number of merchants displaying the VISA logo do not accept VISA prepaid gift cards. Cards are subject to Universal Prepaid VISA gift card Conditions of Use. With a combined total prize value of \$3,000. Terms and conditions of use are available at all Police & Nurses Credit Society branches and on the Police & Nurses Credit Society website (www.pncs.com.au).
11. The Promoter’s decision is final and no correspondence will be entered into.
12. Vouchers are not transferable, exchangeable or redeemable for cash.

13. 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.
14. 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.
15. The Promoter accepts no responsibility for any lost or misdirected mail.
16. 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.
17. 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.