Mortgage Promotion Terms and conditions

The insurance.com.au **"Mortgage Promotion"** (Promotion) is promoted by insurance.com.au ABN 27 163 909 073. insurance.com.au is an authorised representative (number 443422) of Community Broker Network Pty Ltd ABN 60 096 916 184 AFSL 233750 appointed under its AFSL 240954 (Promoter).

1. Information on how to enter and details of the prizes form part of these Terms and Conditions. Participation in this Promotion is deemed acceptance of these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other published material, these Terms and Conditions prevail.

2. The Promotion commences at 12.00am (AET) on the 12.00am (AET) on the 22nd of October 2026 and will continue until 11.59pm (AET) on the 22nd of October 2027 (Promotional Period).

3. Only previous clients that have not renewed a policy with insurance.com.au in the previous 2 years are eligible (Entrants) for this Promotion.

4. This Promotion is not open to the Promoter's employees or their immediate family members, nor to Authorised Representatives of the Promoter.

5. The Promoter reserves the right, at any time, to verify the validity of entries and Entrants, and to disqualify any entry or entrant not meeting the entry requirements.

6. This offer will not be available at renewal. New business policies only.

7. This Promotion is only open to returning insurance.com.au clients, who have not held a Professional Indemnity policy with insurance.com.au in the 12 months prior to the end of the offer period (Eligible Customer). Any Eligible customers during the Promotion Period:

    a) Be a resident of Australia; and
    b) Be 18 years or older; and
    c) Previously held a Professional Indemnity *or* Civil Liability Insurance policy (Eligible Policy) through insurance.com.au; and
    d) Use the Promotion Code "**MGB50**" when purchasing an Eligible Policy; and
    e) Retain the policy for at least 30 days following the commencement of the policy (cooling off period).
    f) To obtain the $50 discount, you must use the Promotion Code "**MGB50**" when purchasing a Professional Indemnity policy.
    g) The Promotion cannot be used on any product outside of Professional Indemnity policies via insurance.com.au.

8. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a Prize Winner (including photograph, file and/or recording of same) in any media for an unlimited period without remuneration for the purpose of promoting the Promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.

9. This Promotion is not available in conjunction with any other promotion, unless specifically allowed by the Promoter in writing, and the Promoter reserves the right at any time to disqualify any person from receiving a Prize in the event of any of the following:
    a) suspected fraudulent activity; or
    b) breach of these Terms and Conditions; or
    c) any act by an Entrant or policy holder that is not in good faith; or
    d) any false or misleading conduct of any kind.

10. The Promoter's decision is final, and no correspondence will be entered into.

11. The Promoter reserves the right in its sole discretion or subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion at any time without notice.

12. The Promoter, (including its officers, employees and agents) will not be liable for any loss or damage whatsoever (including but not limited to direct or consequential loss) for any theft, unauthorised access, third party interference, any technical difficulties or equipment malfunction, or personal injury (including loss of opportunity) suffered or sustained, in connection with the Promotion, the receipt, acceptance or use of a Prize (whether negligent or not) of the Promoters or officers, employees or agents, except for any liability that cannot be excluded by law.

13. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia (Non-Excludable Guarantees).

14. Except for liability that cannot by law be excluded, including Non-Excludable Guarantees, the Promoter (including their officers, employees and agents) are not responsible for and exclude all liability (including negligence), for any personal injury, or any loss of damage (including loss of opportunity), whether direct or indirect, special or consequential, arising in any way out of the Promotion, including:

    a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control);
    b) any theft, unauthorised access or third party interference;
    c) any Entry or Prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter;
    d) any variation in Prize value to that stated in these Terms and Conditions;
    e) any tax liability incurred by a Prize Winner or an Entrant; or
    f) taking and/or use of a Prize.

15. The Promoter collects personal information in order to conduct the Promotion and may, for this purpose, disclose such information to third parties, including but not limited to agents, contractors, service providers and Prize suppliers. Entry is conditional on providing this information. The Promoter may, for an indefinite period, unless otherwise advised, use the information for promotional, marketing, publicity, research and profiling purposes, including sending electronic message or telephoning the Entrants. Entrants should direct any request to access, opt-out, update or correct information to the Promoter. All Entries become the property of the Promoter.

This document has been prepared by insurance.com.au Pty Ltd ABN 27 163 909 073, an Authorised Representative (number 443422) of Community Broker Network Pty Ltd ABN 60 096 916 184 AFSL 233750. A copy of insurance.com.au Pty Ltd's Website Disclosure Information (WDI) is available here.

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