

Personal Lines of Protection November 2022

Terms and Conditions

Personal Lines of Protection November 2022 Campaign Terms and Conditions

General Conditions of Entry

1. These Terms and Conditions apply to the Personal Lines of Protection 2022 November Promotion – promoted by Capricorn Society Limited (ACN 008 347 313) of 28 Troode Street, West Perth, Western Australia 6005 (the “**Promoter**”). The Promoter can be contacted at the above address or by phone on 1800 327 437 or by email csl@capricorn.coop
2. The Promotion commences 12.01am AEST on 1 November 2022 and closes at 11.59pm AEST on 28 February 2023 (the “**Promotional Period**”).
3. Entry is open only to eligible Members of Capricorn Mutual Ltd, being those businesses registered to conduct business in Australia and / or New Zealand, that are members of Capricorn Mutual Ltd during the Promotional Period and at the time of the Prize Draw. Employees and officers (and immediate family) of the Promoter or any related company are ineligible to enter.
4. There will be one Prize Draw that will take place in March 2023.
5. The competition prize is 25,000 Bonus Capricorn Rewards Points.
6. The Promoter may, in its discretion, substitute the prize or any part of the prize with a prize of equal value (subject to any direction or approval required from any relevant regulatory authority).
7. Eligible Members receive one entry to the Prize Draw for each new home, contents or car protection policy taken out during the Promotional Period. On receipt of an entry to the Prize Draw an eligible member becomes an “**Entrant**”.
8. The Promoter in its sole and unfettered discretion will determine in the event of any uncertainty or dispute:
 - a. Whether or not a business is an eligible Member;
 - b. Whether or not an eligible Member is entitled to an entry;
 - c. To how many entries an eligible Member is entitled.
9. The Promoter reserves the right, at any time, to verify the validity of entries and Entrants and reserves the right, in its sole discretion, to disqualify an Entrant who the Promoter has reason to believe has breached or does not comply with any of these Terms and Conditions, is not or has ceased to be an eligible Member or Entrant, or has tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of the Promotion.
10. If the Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion to the fullest extent permitted by law:
 - a. To disqualify any Entrant; and/or
 - b. Subject to any directions required from a regulatory authority, to modify, suspend, terminate or cancel the Promotion, as appropriate.

11. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
12. These Terms and Conditions shall be governed by the laws of the State of Western Australia and each Member agrees to submit to the exclusive jurisdiction of the courts thereof.

The Prizes and Prize Draws

13. The Prize Draw will take place at 3:00pm AWST on 21 March 2022 at the offices of the Promoter at 28 Troode Street, West Perth, WA. All eligible entries received by the Promoter during the Promotional Period will be entered into the draw.
14. The Prize Draw will be conducted by computer generation selection where the winner will be randomly selected.
15. The Promotor reserves the right to re-draw the prize in the event that the initial entry drawn is invalid or ineligible.
16. The Promoter's decision as to the winners is final and no correspondence will be entered into.
17. The prize of 25,000 Bonus Capricorn Rewards Points will be credited to the winner's Capricorn trade account.
18. The winner will be informed by telephone or in person, and in writing (which may include email) within 7 days of the draw. In the event that the winner chooses not to accept the prize, they forfeit all and any claims to the prize and a new winner will be drawn pursuant to clause 19.
19. Details of the winners may also be published in editions of Capricorn Society Limited's trade publication *Ignition*[®] and in any other media publications, promotional materials or social media accounts of the Promoter. By entering into the Prize Draw Entrants consent to their details being published as set out in this clause 20.

Unclaimed Prize

20. If the prize is not accepted by a winner or it otherwise goes unclaimed for three months after the Prize Draw date, a redraw may take place with notification of the winner and the timing for claiming and delivery of the prize otherwise occurring in accordance with the timing associated with the initial draw (subject to any direction or approval required from any relevant regulatory authority).

Promotional Activities

21. In the event that they are a winner, the Entrant consents to:
 - a. Participating in photo, recording or video sessions as reasonably required by the Promoter; and
 - b. The Promoter using their name, likeness, image and/or voice (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting the Promoter and any products arranged, distributed and/or supplied by the Promoter.

Personal Information

The Promoter collects personal information in order to conduct the Promotion and may, for this purpose, disclose such personal information to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on this personal information being provided. The Promoter will also use and disclose personal information as set out in its Privacy Policy,

which can be viewed at www.capricorn.coop. This includes using personal information for promotional, marketing, research and profiling purposes, including sending electronic messages or telephoning the Entrant. The Privacy Policy also contains information about how Entrants may opt out, access, update or correct their personal information, how Entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter.