



RAC Life Insurance Win Your Mortgage or Rent Paid for A Year Up to \$30,000

Terms and Conditions

1. The Promoter is RAC Distribution Pty Ltd (**RACD**), an authorised representative of AIA Financial Services Limited, AFSL 231109 (AIAFS) and is issued by AIA Australia Limited, AFSL 230043 (AIAA)..
2. The name of this Competition is the “Win Your Mortgage or Rent Paid for A Year Up to \$30,000” competition (**Competition**).
3. This document, instructions on how to enter the Competition and any other details contained within the life insurance quote pages and promotional advertisements, form part of the Terms and Conditions.
4. Participation in the Competition constitutes the entrant’s unconditional agreement to, and acceptance of, the Terms and Conditions.
5. To the maximum extent permitted by law, RAC’s decision is final and no correspondence will be entered into in relation to any dispute or other matter arising in relation to the Competition.
6. The Competition commences at 8:30am AWST on Thursday, 3 September 2020 and entries close and must be received by 5:00pm AWST on Saturday, 31 October 2020 (**Competition Period**).

Eligibility

7. Subject to clause 8, entry is open to Western Australian residents who:
 - (a) are 18 years of age or older;
 - (b) primarily reside in rented accommodation under a residential tenancy agreement or are the mortgagor of real property in Western Australia in which they primarily reside;
 - (c) are not insured under a RAC Life Insurance policy at the commencement of the Competition Period or are insured and renew their policy during the Competition Period; and
 - (d) elect to receive marketing materials from RAC.

(Eligible Entrants).
8. Employees of the RAC Group of companies and AIA Australia Limited (ABN 79 004 837 861) (**AIA Australia**) and their immediate family members are not eligible to enter the Competition and if such an entry is submitted, it will not be valid. A reference to an immediate family member refers to a person’s spouse, de facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, brother, sister, step-brother or step-sister.

9. To enter the Competition, Eligible Entrants must during the Competition Period:
- (a) obtain a RAC Life Insurance quote online via the website rac.com.au/home-life/life-insurance; or
 - (b) purchase a RAC Life Insurance policy online.
 - (c) obtain a RAC Life Insurance quote over the telephone via 1800 069 922; or
 - (d) purchase a RAC Life Insurance policy over the telephone.

(Eligible Entry).

- 10. RAC Life Insurance refers to the RAC Life Protect and RAC Income Protect products which are issued by AIA Australia. RACD does not sell, issue or guarantee these products.
- 11. An Eligible Entrant will receive one Eligible Entry by obtaining a quote for RAC Life Insurance, and a second bonus Eligible Entry by purchasing that RAC Life Insurance product for which they obtained the quote.
- 12. Any entry submitted by a person who does not satisfy the eligibility conditions detailed in the Terms and Conditions will not be valid.
- 13. An Eligible Entry is deemed to be received at the time it is received by RAC and not at the time of transmission by the Eligible Entrant.
- 14. A maximum of four Eligible Entries will be accepted from each Eligible Entrant. The first Eligible Entry (or first, second, third and fourth, if a bonus Eligible Entry is granted) received by RAC from an Eligible Entrant will be considered the Eligible Entrant's official entry. RAC reserves the right to disqualify entries where RAC considers, in its sole discretion, that the entry has been submitted from a fake user or a person who has already submitted an Eligible Entry.
- 15. RAC reserves the right to disqualify entries which are misleading, incomplete, indecipherable, illegal, offensive or otherwise in breach of these Terms and Conditions.

Prize

- 16. The prize will be the amount of an Eligible Entrant's substantiated rental or Mortgage Payments to the satisfaction of RAC for a 12 month period (**Substantiated Amount**) up to a maximum amount of \$30,000 (or approximately \$575 a week) (**Prize**).
- 17. The Mortgage Payment amount refers to the minimum amount of principal and interest that the winner is required to pay under a current valid mortgage agreement pertaining to the premises that they reside in as at the beginning of the Competition Period.
- 18. There will be 1 Prize awarded to 1 Eligible Entrant who submitted an Eligible Entry selected at random. The maximum total prize pool value is \$30,000.
- 19. The Prize will be processed as a cash deposit into the winner's nominated bank account only after:
 - (a) the winner has contacted RAC to accept the Prize within the time specified in these Terms and Conditions;

- (b) the winner has provided RAC with bank account details and identification when accepting the Prize and had their identity verified by RAC; and
 - (c) the winner has provided RAC with evidence to substantiate their current rental payments or mortgage repayments, including relevant rental tenancy agreements or mortgage agreements and monthly payment receipts, and other evidence as reasonably required by RAC.
20. If the Prize is unavailable for any reason, RAC may substitute a prize of equivalent value
 21. If the winner fails to provide RAC with evidence to substantiate their current rental payment or mortgage repayments noted in section 19.c, RAC may substitute a prize of \$15,000.
 22. Any prize must be taken "as offered" and cannot be transferred, exchanged, varied or extended.
 23. The winner will be randomly selected by an RAC staff member at RAC's office at 832 Wellington Street, West Perth, WA 6005 after 12:00pm AWST on Monday, 16 November 2020. The winner will be notified via email or telephone within 24 hours of being drawn by a staff member of AIA Australia. Appropriate contact details and identification from the winner are required in order to provide the Prize.
 24. RAC reserves the right to redraw the winner of the Prize if the winner is unable to satisfy these Terms and Conditions, forfeits or does not claim the Prize. The winner will forfeit the Prize if the winner does not respond by 5:00pm AWST on Monday, 23 November 2020 accepting the Prize. If the winner forfeits or does not claim the Prize as at 5:00pm AWST on Monday, 23 November 2020, a further draw for the winner of the Prize will be conducted on 24 November 2020 at the same time and place as the original draw and as otherwise provided for in these Terms and Conditions (subject to any applicable law). The winner of the further draw must respond to collect the Prize in compliance with these Terms and Conditions by 5:00pm AWST on 1 December 2020.
 25. To the maximum extent permitted by law, RAC's decision regarding the Prize, determination of Eligible Entries and winners, and the conduct of the Competition is final and no correspondence will be entered into in relation to any dispute or other matter arising in relation to the Competition.
 26. The Prize will be provided by AIA Australia.

General

27. RAC Life Insurance is issued by AIA Australia. Please read the PDS at rac.com.au before making any decision about RAC Life Insurance.
28. By entering the Competition, all entrants authorise AIA Australia and the RAC Group to use the entry content for promotional, marketing, advertising and other business purposes without requiring any additional consent from the entrant and without compensating the entrant.
29. The winner consents to:

- (a) participate and co-operate in any promotional activities relating to the Competition, including being interviewed and photographed; and
 - (b) RAC and AIA Australia using the winner's name, entry, likeness, image and voice (including photograph, film and recording of the same) in any media for an unlimited period of time without remuneration for the purpose of promoting the Competition (including any outcome), RAC and/or AIA Australia and life insurance products supplied by RAC and/or AIA Australia.
30. By entering the Competition, entrants acknowledge and agree their entry data will be managed by the RAC Group who take reasonable commercial steps to secure information in accordance with the Australian Privacy Principles under the *Privacy Act 1988* (Cth). Entrants' information will be stored in Australia for the duration of the Competition and will be permanently deleted within a reasonable time. The information will be used in accordance with RAC's Privacy Policy available at rac.com.au/about-rac/site-info/privacy. Entrants must notify the RAC if they would like to amend their personal information or if they have any queries as to how their personal information will be used.
31. Except for any liability that cannot be excluded by law, RAC (including its officers, employees and agents) exclude all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Competition, including, but not limited to, where arising from the following:
- (a) any technical difficulties or equipment malfunction (whether or not under the RAC'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 RAC) due to any reason beyond the reasonable control of RAC;
 - (d) any variation in prize value to that stated in these Terms and Conditions;
 - (e) any tax liability incurred by a winner or entrant; or
 - (f) use of the Prize.
32. RAC reserves the right to:
- (a) declare as void any entries or claims for prizes resulting from any printing, production or distribution errors or where there has been error in any aspect of the preparation for or conduct of the Competition materially affecting the result of the Competition or the number of winners or the value of claims for prizes;
 - (b) add to or to waive any of the Terms and Conditions;
 - (c) change the duration of the Competition; and
 - (d) cancel the Competition or any part of it at any stage in the event of circumstances beyond RAC's control,

subject to the approval of the Gaming and Wagering Commission (WA) or other relevant authority (if and only to the extent required).

33. If the Competition is conducted on, or utilising, social media including, without limitation Facebook, Instagram and Twitter, the Competition shall be subject to the terms of use governing the applicable social media platform. In the event of an inconsistency between these Terms and Conditions, and the terms of use of the applicable social media tool, the terms of the applicable social media tool shall prevail.
34. Without prejudice to clause 31 above, if the Competition is conducted on Facebook, entrants:
 - (a) fully release Facebook from all liability arising out of the Competition;
 - (b) acknowledge that the Competition is in no way sponsored, endorsed or administered by, or associated with, Facebook; and
 - (c) understand and accept that information disclosed in connection with the Competition is disclosed to RAC and not Facebook.
35. The Competition is governed by, and these Terms and Conditions are to be interpreted in accordance with, the laws of Western Australia.