

## Imagined Better Competition Terms and Conditions

1. By entering this promotion, Entrants agree to abide by these Conditions of Entry.
2. The Promoter is Insurance Australia Limited ABN 11 000 016 722 trading as NRMA Insurance, CGU, SGIO, SGIC and WFI of 2/201 Sussex Street, Sydney, New South Wales, Telephone (02) 9292 9222. The promotion is administered by Potentiate Australia Pty Ltd ABN 18 134 434 736 (Administrator).
3. The promotion commences at 00:01 AEDT on Wednesday 10th March 2021 and closes at 23:59 AEDT on Wednesday 9th March 2022 (Promotion Period).
4. Entry is open to any Australian resident aged 18 years of age and over who is a registered member of the Imagined Better Community (Entrant). Employees and their immediate families of the Promoter, and Administrator, related companies of the Promoter and Administrator and agencies associated with this promotion and their related companies are ineligible to enter.
5. To enter this promotion, Entrants must, during the Promotion Period:
  - a. Be current members of the Imagined Better Community; and/or
  - b. Complete a survey or participate in an online discussion (each of these, being an Activity) using the Imagined Better Community platform <https://www.imaginedbetter.com/hub>
6. Entrants will automatically receive one entry into the Promotion for each Activity completed within a month (Entry). Anyone joining the Imagined Better community will receive four entries into the draw. Should an Entrant not wish to be automatically entered into the Promotion, they should notify the Promotion Manager directly by telephone on (02) 9256 2000.
7. Incomplete, indecipherable or illegible Entries will be deemed invalid.
8. The individual prize is an online GiftPay eGift Card to the value of \$100. The use of the Prize is subject to GiftPay's Terms and Conditions available at <https://www.giftpay.com/egift/info.aspx>. The Prize is to be redeemed online and can be used for online and/or offline shopping subject to the merchant selected. There are a total of 48 prizes on offer for the Imagined Better community but the total prize pool is \$4,800 which will include prizes for any additional ad hoc surveys we conduct as laid out in Clause 9.
9. Other ad hoc surveys using the Imagined Better Community platform may also occur but individual prizes will not exceed \$250. No prohibitive prizes will be given away. The total number of surveys will not exceed a total prize pool of \$9,500 during the promotional period.
10. The Prize Draws will be conducted at 2.00pm AEDT/AEST Potentiate Australia Pty Ltd, Level 22, 60 Margaret St Sydney NSW 2000 on the dates set out below. For each Prize Draw, the table below sets out the Prizes on offer and how the Winner of each Prize will be determined. Winners will be published on the Imagined Better community website.

#	Entries open	Entries close	Draw date
1	12:01am 10th March 2021	11.59pm 9th April 2021	12th April 2021 2pm AEST/AEDST
2	12.01am 10th April 2021	11.59pm 9th May 2021	10th May 2021 2pm AEST/AEDST
3	12.01am 10th May 2021	11.59pm 9th June 2021	10th June 2021 2pm AEST/AEDST
4	12.01am 10th June 2021	11.59pm 9th July 2021	

			12th July 2021 2pm AEST/AEDST
5	12.01am 10th July 2021	11.59pm 9th August 2021	10th August 2021 2pm AEST/AEDST
6	12.01am 10th August 2021	11.59pm 9th September 2021	10th September 2021 2pm AEST/AEDST
7	12.01am 10th September 2021	11.59pm 9th October 2021	12th October 2021 2pm AEST/AEDST
8	12.01am 10th October 2021	11.59pm 9th November 2021	10th November 2021 2pm AEST/AEDST
9	12.01am 10th November 2021	11.59pm 9th December 2021	10th December 2021 2pm AEST/AEDST
10	12.01am 10th December 2021	11.59pm 9th January 2022	11th January 2022 2pm AEST/AEDST
11	12.01am 10th January 2022	11.59pm 9th February 2022	10th February 2022 2pm AEST/AEDST
12	12.01am 10th February 2022	11.59pm 9th March 2022	10th March 2022 2pm AEST/AEDST

11. Winners will be notified by email within two days of the Prize Draw and will receive written reminder confirmation within fourteen days (Written Confirmation). In their Written Confirmation, winners will be provided with details of how to claim their Prize and the date by which they must claim their Prize, being not more than 14 days after the Written Confirmation (Prize Claim Date).

12. All Prize values are in Australian dollars. Prizes will only be distributed in Australia, and all components of the Prizes are not transferable and cannot be exchanged for cash or otherwise.

13. If a Prize is unclaimed by the Prize Claim Date, subject to any directions from a regulatory authority, the Promoter will conduct a redraw on a date that is a minimum of 3 months after the original draw at the same time and location and on the same terms as the Prize Draw, in order to distribute any unclaimed Prizes (Unclaimed Prize Draw). In the case of a winner, they will be notified by email within two days of the Unclaimed Prize Draw, receive written confirmation within fourteen days and their names will be published on the Imagined Better website (<https://www.imaginedbetter.com/hub>) within 7 days of the Unclaimed Prize Draw.

14. The Promoter's decision is final and binding and no correspondence will be entered into.

15. The Promoter is not liable for any loss, damage or personal injury suffered or sustained as a result of this promotion or taking a Prize or any component of a Prize in connection with or arising out of this promotion. The Promoter is not liable for any additional costs associated with the taking of a Prize and any expense incurred beyond the specified Prize will be the responsibility of the winner.

16. The Promoter reserves the right, at any time, to verify the validity of Entries and Entrants and to disqualify any Entrant who submits an Entry that is not in accordance with these Conditions of Entry or

who tampers with the Entry process including the use of techniques designed to avoid the payment of SMS costs and any form of automated entry device or software.

17.If for any reason this promotion is not capable of running as planned, including but not limited to fraud or causes beyond the control of the Promoter or anything which corrupts or affects the administration, security, fairness, integrity or proper conduct of this promotion, the Promoter reserves the right in their sole discretion to cancel, terminate, modify or suspend the promotion, subject to any directions from a regulatory authority.

18.The collection, use and disclosure of personal information in connection with this promotion is governed by the Privacy Act 1988 (Cth). By entering this promotion, Entrants agree to the Promoter using and disclosing the Entrant's personal information for the purposes of conducting the promotion, redeeming the Prizes and any other matter connected to or incidental to this promotion. Entrants consent to the Promoter using the Entrant's name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this promotion and for any other purpose at the Promoter's sole discretion.

19.Entrants consent to their personal information being used by the Promoter and its related companies for the purposes of carrying out marketing, planning, product development and promotional campaigns, in any media including email unless an Entrant otherwise withdraws their consent to the use of their information in this manner.

20.Permit Number ACT TP 21/00183, SA Permit Number T21/174