



ABN 48 087 649 741, AFSL No. 237 988

## **Car Loan and MemberCare Motor Insure policy campaign Terms and Conditions**

1. The Promotion is for MemberCare Motor Insure Policy purchased through Australian Defence Credit Union (ADCU).
2. Information on how to participate in the Promotion forms part of these terms and conditions. Participation in the promotion is deemed acceptance of these terms and conditions of eligibility.
3. The Promoter is Australian Defence Credit Union Ltd. (ADCU), Level 8, 1 York Street Sydney, NSW 2000. ABN 48 087 649 741, AFSL No. 237 988 Telephone: 1300 13 23 28, Fax: 02 9240 4120.
4. The Promotion Period commences at 12:00am on Monday 8<sup>th</sup> February 2010 and closes at 5pm on Wednesday 31<sup>st</sup> March, 2010.
5. The promotion is being conducted in all Australian states. Entry is only open to members of ADCU who are Australian residents. Employees and their families of the Promoter, and the Promoter's contractors and agents associated with the Promotion are ineligible. Persons under the age of 18 years are ineligible to enter the Promotion.
6. The purchase and payment of a new MemberCare Motor Insure policy during the Promotion Period entitles the member to receive one entry into the draw to win one of 25 Star Cash Fuel vouchers valued at \$100 each after the 21 day cooling-off period. (visit [www.caltex.com.au](http://www.caltex.com.au))
7. MemberCare Motor Insure is issued by 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.
8. The determination of valid participation is at the sole and exclusive discretion of the Promoter.
9. The Promoter's decision is final and no correspondence will be entered into.
10. The prize will be awarded to the first twenty five valid entries drawn at random by the promoters on Level 8, 1 York Street Sydney, NSW 2000. Each entry has an equal chance of winning.
11. The winner does not need to be present at the draw. The draw will take place at 12pm on Friday 30 April, 2010 by the Promoter at Level 8, 1 York Street, Sydney.

12. The name of the winner will be placed in the next available member newsletter. The winner will be notified in writing. The prizes will be sent to the winners' residential addresses by Express Post within seven (7) days of the prize draw.
13. The prize is not exchangeable or redeemable for cash.
14. The promoter accepts no responsibility for any variation in the prize value.
15. If the prize is unclaimed three (3) months after the date of the draw, then the Promoter will make arrangements for a redraw at 12pm on Friday 30 July 2010.
16. The Promotion does not apply to the following;
  - a. A MemberCare Motor Insure policy which was issued prior to the Promotion Period through ADCU, then subsequently cancelled and a new policy issued over the same car.
  - b. The renewal of a MemberCare Motor Insure policy