Terms and Conditions – WIN a share of $40,000 Cash with Police Credit Union (PCU) and Ian Berry Insurance (IBIS) (Promotion)

1. The joint promoters of this Promotion are Police Credit Union Ltd, ABN 30 087 651 205, AFSL 238991 ("**PCU**", "**we**", "**us**", "**they**" or "**our**") (telephone no. 1300 131 844) and Ian Berry Insurance Services Pty Ltd, ABN 15 084 331 304, an authorised representative (no. 259485) of PCU ("**IBIS**, "**we**", "**us**", "**they**" or "**our**") (telephone no. 1300 292 100) each of 17-23 Carrington Street, Adelaide, SA 5000.

2. PCU and IBIS are authorised to arrange insurance as agents of the insurer Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 ("**Allianz**"). The promoters do not provide advice based on any consideration of your objectives, financial situation or needs. Please consider your circumstances and the relevant Product Disclosure Statement available from PCU and IBIS to decide if an insurance product is right for you. Visit policecu.com.au and ianberry.com.au to read the relevant Product Disclosure Statement and the Financial Services Guide. Target Market Determinations are available by calling PCU at 1300 131 844 and IBIS at 1300 292 100. If you purchase insurance through the promoters, they will receive a commission that is a percentage of the premium.

3. This Promotion commences at 12.00am (ACST) on 17 August 2026 and closes at 11.59:59pm (ACDT) on 15 November 2026 ("**Promotion Period**"). All references to dates and times in these Terms and Conditions are a reference to the local time in Adelaide, South Australia.

4. Entry in the Promotion is only open to Australian residents aged 18 years or over excluding employees (and their immediate families) of PCU and IBIS ("**Eligible Customer**"). For the purpose of this clause, immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or stepchild (whether natural or by adoption), parent, stepparent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, stepbrother, stepsister or first cousin.

5. Participation in this Promotion by an Eligible Customer (including by accepting the prize) is deemed acceptance of these Terms and Conditions by the Eligible Customer.

6. For the purpose of this Promotion, the term "**Eligible Policy**" means each of the following types of insurance policies:

   - Allianz Home Insurance (Buildings and/or Contents);
   - Allianz Comprehensive Motor Insurance;
   - Allianz Caravan and Trailer Insurance; and
   - Allianz Landlord Insurance (Buildings and/or Contents);

   in each case, underwritten by Allianz and purchased through PCU and/or IBIS.

7. Each Eligible Customer will automatically receive one (1) entry into the prize draw when, during the Promotion Period, the Eligible Customer:

   - purchases a new Eligible Policy through PCU and/or IBIS; or
   - renews an existing Eligible Policy which was originally purchased through PCU and/or IBIS.

   Variations to existing policies do not qualify to receive an entry into the prize draw. If an Eligible Entrant does not wish to be entered into the draw, they can contact Police Credit

Union on 1300 131 844 or Ian Berry Insurance on 1300 292 100 and request to be excluded from the PCU and/or IBIS prize draw up to 72 hours prior to the Draw Date (see Clause 10).

8. An Eligible Policy will be deemed purchased when the promoter receives full payment of the annual policy premium or, where the Eligible Customer is paying month by month, the first monthly premium instalment. For the entry to be and remain valid and eligible to win the prize, the Eligible Policy must not lapse or be cancelled before the prize draw. This condition does not apply in the case of a relevant total loss claim on the Eligible Policy, which gives rise to the policy being cancelled by the insurer on payment of the total loss.

9. There will be a total prize pool of $40,000 made up of a total 202 prizes. One (1) first prize of $15,000 cash, one (1) second prize of $5,000 cash, and 200 individual prizes of $100 cash. All prizes will be paid to the respective prize winners by one single electronic funds transfer into each prize winner's default bank account held with PCU or their PCU/IBIS insurance policy payment account, unless otherwise agreed between us and the winner. Strictly limited to one prize per Eligible Customer.

10. The prize draws will be conducted at 11.00am (ACDT) on 14 December 2026 at the promoters' Head Office, which is located at 17-23 Carrington Street, Adelaide, SA, 5000. The draw will be conducted using a random number generator. The first valid entry selected will be the first prize winner, the second valid entry selected will be the second prize winner and the third and subsequent valid entries selected will be winners of the remaining 200 x $100 cash prizes. The draw will involve drawing additional reserve entries and these will be recorded in order in case one or more invalid or ineligible entrants are drawn. All draws will be witnessed by an independent scrutineer.

11. The prize winners will be notified in writing and by telephone within seven (7) days of the date of the draw, advising of the steps required to claim their prize.
    a) The surname, first initial and suburb of residence of each winner will be published on PCU's website (policecu.com.au/news) and the IBIS website (ianberry.com.au/news) within 30 days of the draw date. The promoters will not be responsible or liable in any way if the details provided by the prize winners are incorrect or if the prize winners cannot be contacted.
    b) To claim the prize, the prize winners must respond to the promoters' notification of their win, either by return correspondence in the case of an email or postal notification, or verbal acceptance in the case of a telephone notification, or otherwise respond by contacting one of the promoters on 1300 131 844 (PCU) or 1300 292 100 (IBIS) by 5.00pm (ACDT) on 15 March 2027, being three (3) months from the original draw date.
    If a prize winner fails or refuses to claim their prize by this time and date, that prize winner will be deemed to have forfeited their prize.
    c) Reasonable efforts will be taken to distribute the prizes to the winners within 90 days of the winner being verified and payment details being confirmed.
    d) Prizes must be claimed by 15 March 2027.

12. If a prize winner forfeits their prize or their prize otherwise remains unclaimed by 5.00pm (ACDT) on 15 March 2027, the promoters will conduct a redraw, following the same procedure as the original draw. The redraw will take place at 11.00am (ACDT) on 22 March 2027 at the promoter's Head Office, which is located at 17-23 Carrington Street, Adelaide,

SA, 5000. The prize winner(s), if any, from any redraw will be notified in writing within seven (7) days of the redraw and their names (first initial, surname and suburb of residence) will be published on the promoters' websites by 30 March 2027. The first valid entry selected will be the prize winner, for the relevant re-draw prize. For example, if the first prize is not claimed and needs to be re-drawn, the first valid entry selected in the re-draw will win the first prize. If the relevant prize winner fails to claim their prize by the date reasonably specified by the promoters, the prize winner will be deemed to have forfeited the prize.

13. Prizes, or any portion of a prize, are not exchangeable or transferrable, unless otherwise specified. Prize amounts are specified in Australian dollars.

14. The promoters reserve the right to withdraw or amend this offer at any time but, where necessary, only with the approval of any applicable regulatory authority.

15. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.

16. The promoters reserve the right to verify and determine the eligibility of each Eligible Customer (including a customer's identity, age and place of residence) and the validity of each entry and to disqualify any person who the promoters reasonably believe has breached these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of this Promotion. Further, any customer who provides incorrect contact details may be deemed by the promoters to be ineligible to win a prize. Failure by the promoters to enforce any of their rights at any stage does not constitute a waiver of those rights.

17. In the event of any dispute or uncertainty, the decision of the promoters is final, and binding and no further correspondence will be entered into. Any action, request or decision by one of the promoters under these Terms and Conditions is taken to be made or requested by both promoters.

18. Each Eligible Customer consents to the promoters using their name, suburb of residence, likeness, image and voice, in the event they are a prize winner (including photograph, film and recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this Promotion (including any outcome), PCU, IBIS, or any products manufactured, distributed or supplied by either promoter.

19. To the extent permitted by law, each Eligible Customer in the Promotion (including any prize winner) releases the promoters from any claim, loss, damage, expense (including any claim for legal expenses), cost or charge sustained or in any way incurred by them in connection with the prize or their participation in this Promotion. The promoters and their related bodies corporate, officers, employees and agents will not be liable for any loss, damage, or personal injury whatsoever (including but not limited to direct, indirect, consequential or economic loss) suffered or sustained by an Eligible Customer or the prize winners in connection with this Promotion, the promotion of this Promotion, or the use of any prize, except for any liability

which cannot be excluded by law. Further, to the fullest extent permitted by law, PCU and IBIS exclude liability for any problems or technical malfunction of any telephone network or lines, computer systems or servers or other electronic equipment.

20. 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* 2010, as well as any other implied warranties under *the Australian Securities and Investments Commission Act* 2001 or similar consumer protection laws in the states and territories of Australia.

21. Winners may incur a tax liability in respect of any prize and, accordingly, should seek independent tax and financial advice. Any tax liability is the responsibility of the Eligible Customer.

22. If you have a concern or complaint in relation to this Promotion it should be directed to the promoters using the contact details below and will be handled in accordance with the relevant promoter's complaints handling policy.

    PCU Complaints
    Mail: Police Credit Union, PO Box 6074, Halifax St, Adelaide, SA, 5000
    Telephone: 1300 131 844
    Email: disputes@policecu.com.au

    IBIS Complaints
    Mail: Ian Berry Insurance Services, PO Box 6073, Halifax St, Adelaide, SA 5000
    Telephone: 1300 292 100
    Email: disputes@ianberry.com.au

23. Each promoter handles personal information in accordance with the Privacy Act 1988 (Cth), including the Australian Privacy Principles, and will deal with personal information in accordance with its privacy policy. By entering into the Promotion you acknowledge that each promoter may use the personal information you provide, as well as any it already holds about you, to conduct the Promotion and you agree to be bound by each promoter's privacy policy. To view each promoter's privacy policy visit policecu.com.au and ianberry.com.au, or to access or update your personal information please contact the relevant promoter by phone on 1300 131 844 (for PCU) or 1300 292 100 (for IBIS).

24. Authorised under SA Permit No. T26/1372; ACT Permit No. TP 26/01775 and NSW Permit No. TP/05282.