



## **\$75 online saving on new QBE CTP + Comprehensive Car Insurance policies**

### **TERMS & CONDITIONS**

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1. The Promotion is called '**\$75 online saving on new QBE CTP + Comprehensive Insurance policies**'. Information on how to participate in the Promotion forms part of these terms and conditions of eligibility. Participation in the Promotion is deemed acceptance of these terms and conditions of eligibility (Promotion).
2. The Promoter is QBE Insurance (Australia) Limited (QBE Insurance) of Level 18, 388 George Street, Sydney, NSW 2000, ABN 78 003 191 035, AFSL 239545 (Promoter).
3. The Promotion Period commences at 12:00pm on 7 February 2020 and ends at 11:59am on 30 November 2025, unless extended. Times are local Sydney time (Promotion Period).
4. The Promotion entitles eligible customers to a \$75 saving for a new QBE Comprehensive Car Insurance policy (Eligible Policy) quoted and purchased online through [www.qbe.com/au](http://www.qbe.com/au) during the Promotion Period.  
GST and other applicable government fees, duties and charges are applied to the premium after all discounts (including the Promotion).
5. The Promotion is not available with any other offer and does not apply to policy renewals.
6. QBE has the absolute discretion to change or discontinue discounts at any time. If this occurs, it won't affect any discount already applied to your current policy period.
7. Customers who purchase their policy by calling QBE Insurance directly, or through any other QBE Insurance agent or distributor, are not eligible for the Promotion.
8. A person may use the Promotion multiple times if multiple new Eligible Policies are purchased during the Promotion Period. However, the Promotion may only be used once for each new Eligible Policy that is purchased during the Promotion Period.
9. For the purposes of this Promotion, an agreement by a policyholder to enter a periodic instalment plan for a new QBE Comprehensive Car Insurance policy is deemed to constitute the purchase of that policy.
10. After purchasing an Eligible Policy, if a customer changes any details on their policy that will impact their policy premium, any applicable discounts will be recalculated based on the new premium payable.