

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 1 March 2022 and closes at 23:59 AEDT on Thursday 28 February 2023 (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 and the total prize pool is \$4,800.
9. The Prize Draws will be conducted by Potentiate Australia Pty Ltd, Level 22, 60 Margaret St Sydney NSW 2000 on the dates set out below. The times are in AEST/AEDT. 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 1 March 2022	11.59pm 31 March 2022	1 April 2022
2	12.01am 1 April 2022	11.59pm 30 April 2022	3 May 2022
3	12.01am 1 May 2022	11.59pm 31 May 2022	1 June 2022
4	12.01am 1 June 2022	11.59pm 30 June 2021	1 July 2022
5	12.01am 1 July 2022	11.59pm 31 July 2022	1 August 2022
6	12.01am 1 August 2022	11.59pm 31 August 2022	1 September 2022
7	12.01am 1 September 2022	11.59pm 30 September 2022	4 October 2022
8	12.01am 1 October 2022	11.59pm 31 October 2022	2 November 2022
9	12.01am 1 November 2022	11.59pm 30 November 2022	1 December 2022
10	12.01am 1 December 2022	11.59pm 31 December 2022	3 January 2023
11	12.01am 1 January 2023	11.59pm 31 January 2023	1 February 2023
12	12.01am 1 February 2023	11.59pm 28 February 2023	1 March 2023

10. Winners will be notified by email within two working days (ie excluding weekends and public holidays) 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).

11. 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.

12. 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.

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

14. 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.

15. 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.

16.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.

17.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.

18.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.

19.Permit Number ACT TP 22/00290