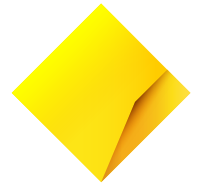


Home and Landlord Insurance \$75 eGift Card Offer



Terms & Conditions

1. Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 ('Offeror', 'CBA', 'we', 'us', 'our') makes this eGift Card offer to Eligible Customers, who purchase an Eligible Policy with the Issuer, Hollard Insurance Partners Limited ('Hollard') ABN 96 067 524 216, AFSL 235030, under the following terms and conditions ('Terms & Conditions').

Offer Period

2. The Offer commences at 12:01am (AEST) on **15th December 2025** and closes at 11:59pm (AEST) on **31st March 2026** ('Offer Period').

Eligible Customers

3. An Eligible Customer is an individual that meets all of the following requirements:
 - a. You are a current CBA customer;
 - b. You have provided Hollard with a current and correct email address at the time of purchasing your Eligible Policy;
 - c. You have:
 - i. Purchased an Eligible Policy through an Eligible Sales Channel and the policy is not an Ineligible Policy or purchased through an ineligible Sales Channel;
 - ii. successfully made payment of at least three (3) months' worth of premiums for the Eligible Policy; and
 - iii. held the Eligible Policy for at least three (3) months, and
 - d. You have not breached any of these Terms & Conditions.

Eligible Hollard Policies & Sales Channels

4. Only the following Home Insurance and/or Landlord Insurance products issued by Hollard and purchased online via NetBank or the CBA mobile app ('Eligible Sales Channel') are eligible for the Offer:
 - a. Home Insurance – Building Plus Cover
 - b. Home Insurance – Building and Contents Plus Cover combined
 - c. Landlord Insurance – Building Cover
 - d. Landlord Insurance – Building and Contents Cover combined with "a to d" being ('Eligible Policy or Policies').

Ineligible Hollard Policies

5. The following Home Insurance and Landlord Insurance products issued by Hollard and/or purchased via the following channels are specifically excluded from this Offer:
 - a. All policies purchased via Hollard sales telephone number on **13 1361**;
 - b. All policies purchased via CBA branch or CBA staff member;

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- c. All policies purchased through Bankwest;
 - d. Home Insurance – Building and Contents Classic Cover combined, Building Classic Cover, Contents Classic Cover or Contents Plus Cover purchased through any channel;
 - e. Landlord Insurance – Contents Cover purchased through any channel.
 - f. All policies current as at 12:01am (AEST) of 15th December 2025, including existing, extended, varied or renewed policies; and
 - g. Any Eligible Policies that are in arrears, are cancelled or are suspended within the Offer Period;
 - h. Any Eligible policies that are subject to embargoes that may occur during the Offer Period.

The Offer

6. This Offer applies to all Eligible Customers under the following terms:
- a. Eligible Customers will be entitled to receive a \$75 eGift Card ('eGift Card') from the Offeror.
 - b. If you are an Eligible Customer and wish to participate in this Offer, you consent to CBA sharing your name and email address to Prezzy, a third-party fulfilment supplier, for the purposes of administering this Offer on CBA's behalf.
 - c. Please call Hollard on **13 1361** as soon as possible if:
 - i. you do not wish to participate in the Offer; or
 - ii. you do not wish for your name and email address to be shared with Prezzy.
 - d. Once your eligibility has been confirmed and unless you have told us otherwise, your name and email address (i.e. the primary email address for the Eligible Policy) will be automatically supplied to Prezzy, who will send you, via email from delivery.mail@prezzy.com.au, notification of your eligibility for the Offer within 180 days from the Commencement Date of your Eligible Policy and a link to activate your eGift Card.

Please call Hollard on **13 1361** if you do not receive email notification of your eligibility for the Offer within 180 days from the Commencement Date of your Eligible Policy and you believe you meet the requirements of being an Eligible Customer.
 - e. You must select and activate your eGift Card within 90 days of receiving the activation link from Prezzy. If you do not activate your eGift Card within 90 days, it will be forfeited, and no acquisition offer/benefit will be paid. Once activated, the eGift Card is valid for 3 years from the activation date.
 - f. The value of the eGift Card is not exchangeable for cash.
 - g. The eGift Card is redeemable for gift cards up to the value of \$75 at your choice of participating retailers available via Prezzy's online platform at www.prezzy.com.au.

Once redeemed, the new eGift Card will have new expiry dates and the specific retailer's gift card terms and conditions will apply. Redemption of the eGift Card is managed solely by Prezzy and will be subject to Prezzy's Term of Service. For more information, go to <https://www.prezzy.com.au/en-au/policies/terms-of-service>
 - h. Expired eGift Cards cannot be extended or replaced. Any unused balance of the eGift Card will not be awarded as cash.
 - i. Any ancillary costs associated with redeeming the eGift Card are not included in the Offer and must be borne by the Eligible Customer.

- j. Only one (1) Eligible Customer per Eligible Policy is entitled to this Offer, including an Eligible Policy that is held in joint names. If an Eligible Policy has two (2) or more policy holders, the first policy holder named on the policy schedule will be eligible to claim the Offer.
- k. Each Eligible Customer may purchase one (1) Eligible Home Insurance policy and/or one (1) Eligible Landlord Insurance policy to qualify for this Offer. Customers who purchase more than one (1) Eligible Home Insurance policy or more than one (1) Eligible Landlord Insurance policy will only be entitled to receive a single \$75 eGift Card under this Offer.
- l. At the latest, you will receive the \$75 eGift Card from Prezzy within 180 calendar days of your Eligible Policy commencement date.
- m. eGift Cards are redeemable only from www.prezzy.com.au.
- n. Your provision of current and correct email details is a fulfillment requirement of this Offer. CBA will not be under any obligation to pay you an eGift Card Amount under this Offer where Prezzy has emailed the eGift Card Amount to the email address that you provided at the time of purchasing your Eligible Policy and where these details turn out to be outdated or incorrect.

General

- 7. In conjunction with this promotional \$75 eGift Card offer, all new Home Insurance combined Building and Contents Cover will also receive up to 15% off when you apply online. All new Landlord Insurance combined Building and Contents Cover will receive up to 10% off when you apply online.¹
- 8. Eligible Customer(s) accept the \$75 eGift Card 'as is' and acknowledge that CBA accepts no responsibility for any tax implications that may arise from the gift card amount. Eligible Customer(s) may need to seek advice from their own taxation adviser or independent financial adviser about such implications.
- 9. CBA reserves the right to change, end or extend the Offer at any time as permitted by law.

Distributed by Commonwealth Bank

¹ If you purchase combined Home Building and Contents Cover, a discount of up to 15% will be applied to your annual base premium. If you purchase combined Landlord Building and Contents Cover, a discount of up to 10% will be applied to your annual base premium. This discount cannot be used in conjunction with any other discount (other than those listed in the relevant Product Disclosure Statement (PDS) or any Supplementary Product Disclosure Statement) or offer, unless otherwise advised. This discount may be removed or changed effective from the renewal date. This discount cannot be backdated. This discount is calculated before taxes and government charges are applied.

Home Insurance and Landlord Insurance is provided by Hollard Insurance Partners Limited ABN 96 067 524 216, AFSL 235030 (Hollard) and distributed by the Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 (CBA). Hollard is the insurer of this Home Insurance and Landlord Insurance product. Hollard is not part of the CBA Group. CBA does not guarantee the obligations or performance of Hollard or the products Hollard offers. Neither CBA, nor any of its related bodies corporate accepts liability, guarantees payment of any claim, or benefit in respect of general insurance products issued by Hollard.

CBA may be paid a commission if Hollard issues you with a Home or Landlord Insurance policy. Details are provided in the **Financial Services Guide** (FSG) available at commbank.com.au or by calling **13 1361** for a paper copy.

For products issued by Hollard, information about the target market can be found within the product's **Target Market Determination** available at commbank.com.au/importantdocs.

This information has been prepared without considering your objectives, financial situation or needs. You should, before acting on this, consider the appropriateness of the insurance product to your circumstances. A **Product Disclosure Statement** and **Target Market Determination** is available for download at commbank.com.au/importantdocs and should be considered before making any decisions about these insurance products. You should also read the **Premium, Excess and Discount Guide** and **Financial Services Guide** also available at commbank.com.au/importantdocs.