# **Car Insurance Cashback 2025** Terms & Conditions



 The cashback offer is made by Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 (CBA, 'Offeror'). Comprehensive Car Insurance is provided and issued by Hollard Insurance Partners Limited ABN 96 067 524 216, AFSL 235030 (Hollard).

## **Offer Period**

2. The Offer commences at 12:01am (AEST) on 15th April 2025 and closes at 11:59pm (AEST) on 30th June 2025 ('**Offer Period**').

# Eligible Hollard Policies & Sales Channels

- 3. The following sales channel and insurance products issued by Hollard and distributed through CBA are eligible for the Offer:
  - a) Comprehensive Car Insurance policies;
    ('Eligible Policy or Policies') purchased online via Netbank or the CBA mobile app ('Eligible Sales Channel')

### **Ineligible Hollard Policies**

- 4. The following sales channels and, insurance products issued by Hollard, are excluded from this Offer and are not Eligible:
  - a) Combined Residential Home Package Building and Contents Insurance policies;
  - b) Residential Home Package Building only Insurance policies;
  - c) Residential Home Package Contents only Insurance policies;
  - d) Combined Investment Home Package Building and Contents Insurance; or
  - e) Investment Home Package Building only Insurance policies;.
  - f) Investment Home Package Contents only Insurance policies;
  - g) Portable Contents Cover policies;

- h) All policies purchased via CBA Insurance provided by Hollard sales telephone number on 13 2423 or 13 1361;
- i) All policies purchased via CBA branch or CBA staff member;
- j) purchased through Bankwest;
- k) Third Property Damage, Fire & Theft Car policies;
- I) Third Party Property Damage Car policies;
- m) All policies current as 12:01am (AEST) of 15th April 2025 including existing, extended, varied or renewed Eligible Policies;
- n) All policies that are in arrears, are cancelled or are suspended within the Qualifying Period;

# **Eligible Customers**

- 5. You will only be an Eligible Customer when you meet all the following requirements:
  - a) You are an Australian resident over the age of 18 years of age.
  - b) Within the Offer Period you must have purchased an Eligible Policy via Netbank or the CBA mobile app.
  - c) You:
    - i. make successful payment of at least three (3) months' premiums for an Eligible Policy; and
    - ii. your Eligible Policy remains current during the first three (3) months of being issued; ('Qualifying Period').
  - d) You have not breached any of these Terms & Conditions.
- If you meet all the requirements at clauses
  5.a to 5.d above, you will be an Eligible
  Customer ('Eligible Customer').

### The Offer

- 7. The following Offer applies to Eligible Customers only.
  - a) You will be entitled to receive a maximum of \$50 cashback for your Eligible Policy ('Cashback Amount'), subject to meeting the Qualifying Period condition at clause 5.c above.
  - b) You will be credited the Cashback Amount to the payment method used to purchase the policy within 35 business days after completion of the Qualifying Period. At the latest, you will receive the Cashback Amount within 180 calendar days of your Eligible Policy commencement date.
  - c) If the direct credit attempt of your Cashback Amount is unsuccessful, Hollard may source an alternative nominated account from the Eligible Customer to allow successful payment of the Cashback Amount.
  - d) Multiple claims are not permitted. The Offer is limited to one (1) Offer per Eligible Policy. 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.

#### General

- In conjunction with this promotional cashback offer, all new comprehensive car insurance policies will also receive up to 10% off when you apply online\*.
- 9. Cashback Amounts are payable directly to your nominated method of payment on your insurance policy. CBA and Hollard will not be subject to, and are relieved from, any obligation to pay you a Cashback Amount under this Offer, where the Cashback Amount was paid to the provided account details and the details provided were incorrect.
- 10. Eligible Customer(s) accept the Cashback Amount 'as is' and acknowledge that the Offeror accepts no responsibility for any tax implications that may arise from the Cashback Amount. Eligible Customer(s) may need to seek advice from their own taxation adviser or independent financial adviser.
- 11. The Offeror reserves the right to end the Offer prior to the completion of the Offer Period without notice.

# Provided by Hollard.

your premium. 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 <u>commbank.com.au/importantdocs</u> and should be considered before making any decisions about these insurance products. You should also read the Premium, Excess and Discount Guide, Key Facts Sheets and Financial Services Guide also available at <u>commbank.com.au/importantdocs</u>.

<sup>\*</sup> This discount cannot be used in conjunction with any other discount (other than those listed in the relevant Product Disclosure Statement or any Supplementary Product Disclosure Statement) or in conjunction with any other promotional offer, unless advised in the promotional offer that this discount will apply. This discount may be removed or changed effective from the renewal date. This discount cannot be backdated. Minimum premiums may come into force and reduce the extent to which discounts are applied. Insurance products referred to in these Terms & Conditions are provided and issued by Hollard and distributed by CBA. Hollard is not part of the CBA Group. CBA and its related entities do not sell, issue or guarantee the obligations or performance of Hollard or the products Hollard offers, and these insurance products do not represent a deposit with or liability of either CBA or any of its related bodies corporate. If you purchase a Home Insurance and/or Car Insurance policy, CBA is paid a commission which is a percentage of your premium.