

Car Insurance \$75 Fuel Smart eGift Card Offer

Terms and Conditions



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1. Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 (**'Offeror', 'CBA', 'we', 'us', 'our'**) makes this Fuel Smart 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 (AEDT) on **16th February 2026** and closes at 11:59pm (AEST) on **30th April 2026 ('Offer Period')**.

Eligible Customers

3. An Eligible Customer is an individual that meets all the following requirements:
 - a. You are a current CBA customer; registered for Netbank and/or the CommBank app;
 - 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 Car Insurance products issued by Hollard and purchased online via NetBank or the CommBank app (**'Eligible Sales Channel'**) are eligible for the Offer:
 - a. Comprehensive Car Insurance policy; or
 - b. Comprehensive Saver Car Insurance policy,With "a to b" being (**'Eligible Policy or Policies'**).

Ineligible Hollard Policies

5. The following Car 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 a CBA staff member;
- c. All policies purchased through Bankwest;
- d. Third Party Property Fire & Theft Car Insurance policies purchased through any channel;
- e. Third Party Property Damage Car Insurance policies purchased through any channel;
- f. All policies current as at 12:01am (AEDT) of **16th February 2026**, 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 Fuel Smart eGift Card (**'Fuel Smart 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, phone number 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, phone number and email address to be shared with Prezzy.
 - d. Once your eligibility has been confirmed and unless you have told us otherwise, your name, phone number 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 Fuel Smart 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 Fuel Smart eGift Card within 90 days of receiving the activation link from Prezzy. If you do not activate your Fuel Smart eGift Card within 90 days, it will be forfeited, and no acquisition offer/benefit will be paid. Once activated, the Fuel Smart eGift Card is valid for 3 years from the activation date.
- f. The value of the Fuel Smart eGift Card is not exchangeable for cash.
- g. The Fuel Smart eGift Card, also known as Petrol gift card, is a prepaid card that can be used to purchase fuel at participating gas stations and fuel retailers. It is redeemable for

gift cards up to the value of \$75 at participating fuel retailers available via Prezzy's online platform at **www.prezzy.com.au**.

Once redeemed, the new Fuel Smart eGift Card will have new expiry dates and the specific retailer's gift card terms and conditions will apply. Redemption of the Fuel Smart eGift Card is managed solely by Prezzy and will be subject to Prezzy's Terms of Service. For more information, go to **<https://www.prezzy.com.au/en-au/policies/terms-of-service>**

- h. Expired Fuel Smart eGift Cards cannot be extended or replaced. Any unused balance of the Fuel Smart eGift Card will not be awarded as cash.
- i. Any ancillary costs associated with redeeming the Fuel Smart 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 policyholders, the first policyholder named on the policy schedule will be eligible to claim the Offer.
- k. Each Eligible Customer may purchase one (1) Eligible Car Insurance policy to qualify for this Offer. Customers who purchase more than one (1) Eligible Car Insurance policy will only be entitled to receive a single \$75 Fuel Smart eGift Card under this Offer.
- l. At the latest, you will receive the \$75 Fuel Smart eGift Card from Prezzy within 180 calendar days of your Eligible Policy commencement date.
- m. Fuel Smart 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 a Fuel Smart eGift Card Amount under this Offer where Prezzy has emailed the Fuel Smart 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 Fuel Smart eGift Card offer, all new Comprehensive Car Insurance policies and Comprehensive Saver Car Insurance policies will also receive up to 10% off when you apply online. *
- 8. Eligible Customer(s) accept the \$75 Fuel Smart 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

* 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), saving or promotional offer, unless otherwise advised. This discount may be removed or changed effective from the renewal date. This discount cannot be backdated. This discount is applied to annual base premium and excludes levies, Government charges and Roadside Assistance. To find out more about how your premium is calculated, read the PDS and Premium, Excess and Discount Guide (PEDG) available at **commbank.com.au/importantdocs**.

Car 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 Car 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 Car 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, Financial Services Guide also available at **commbank.com.au/importantdocs**