



YouiRewards for New South Wales Compulsory Third Party Insurance promotion – Terms and Conditions

These Terms and Conditions govern your participation in Youi Pty Ltd's YouiRewards for NSW CTP Insurance promotion (**Promotion**). By participating in the Promotion you acknowledge that you have read these terms and conditions, and you agree to be bound by and abide by them. If you then choose to participate in YouiRewards, you agree to also be bound by and abide by the [YouiRewards Terms and Conditions](#), our App Terms of Use and our [Website Terms of Use](#).

The Promotion is being run by Youi Pty Ltd ABN 79 123 074 733 of 142-162 Sippy Downs Drive, Sippy Downs, Qld 4575 (**Youi, we, us, our**).

Unless defined in these Terms and Conditions, capitalised words have the meanings given to them in the YouiRewards Terms and Conditions.

Who can participate?

1. To be eligible to participate in the Promotion, you must:
 - (a) reside in Australia; and
 - (b) be eligible to hold a compulsory third party insurance policy in New South Wales.

How do you participate?

2. The Promotion period commences at 00:01 AEST on 11 December 2017 and will continue indefinitely (**Promotion Period**). However, we reserve the right to extend, amend or discontinue the Promotion Period at any time.
3. In order to participate in the Promotion, you must purchase and hold a New South Wales Compulsory Third Party Insurance policy issued by QBE Insurance (Australia) ABN 78 003 191 035 through Youi.
4. If, on the basis of purchasing and holding the policy noted in paragraph 3 you then:
 - (a) receive the unique YouiRewards for NSW CTP Insurance promotion code via email (**Promotion Code**); and
 - (b) create a YouiRewards account (in accordance with the YouiRewards Terms and Conditions) or log into your existing YouiRewards account; and
 - (c) enter the Promotion Code on your YouiRewards account,we will (subject to paragraph 6) credit your YouiRewards account with half the value of the premium you paid for the policy noted in paragraph 3 in YouiDollars.
5. Any YouiDollars credited to you in accordance with paragraph 4 will automatically expire and be forfeit if you have not redeemed those YouiDollars within 18 months of those YouiDollars being earned.
6. The terms and conditions that govern your use of YouiDollars, and the redemption of Rewards, are set out in the YouiRewards Terms and Conditions.

Standard terms

7. We reserve the right to amend the Promotion and its terms and conditions at any time and for any reason, and will notify you of any such amendments as soon as reasonably practicable on the NSW CTP landing page at [youi.com.au](#). It is your responsibility to regularly check the Promotion landing page for any amendments. Any amendments will be applied and interpreted at our sole discretion.
8. To the extent permitted by law including the Australian Consumer Law, if the Promotion is not capable of running as planned including by reason of technical failure, fraud or any cause beyond our control, we may cancel or suspend the Promotion.
9. To the extent permitted by law including under the Australian Consumer Law, we exclude liability for all direct, indirect or consequential liabilities, losses, damages, costs and expenses (including loss of revenue, loss of goodwill, downtime costs, loss of profit, loss of or damage to reputation, loss under or in relation to any other contract, loss of data, loss of use of data or loss of anticipated savings or benefits), whether arising in contract, tort (including negligence) or otherwise, suffered or incurred by you:

- (a) in connection with or in any way relating to the Promotion, including as a result of:
 - (i) any act, error or omission by us in the course of running the Promotion or providing YouiRewards;
 - (ii) any suspension and/or termination of YouiRewards, including the ability for you to earn and redeem YouiDollars;
 - (iii) any tax liability incurred by you;
 - (iv) any disruption to or unavailability of YouiRewards; or
 - (b) arising from any circumstance beyond our control; and
 - (c) otherwise under or in connection with these Terms and Conditions.
10. We collect personal information in order to conduct the Promotion and for related promotional purposes and may, for these purposes, disclose such information to our related companies, third parties and regulatory bodies, including our agents, contractors and service providers. We handle personal information we collect and hold about you in accordance with our [Privacy Policy](#). Our Privacy Policy forms part of these Terms and Conditions.
11. You must not assign, sublicense or otherwise deal in any other way with any of your rights under these Terms and Conditions.
12. If a provision of these Terms and Conditions is invalid or unenforceable, it may be severed from these Terms and Conditions, and the remaining provisions of these Terms and Conditions will continue in force.
13. These Terms and Conditions will be governed by and construed in accordance with the laws in force in the State of Queensland, Australia, and you unconditionally submit to the jurisdiction of the courts of the State of Queensland, Australia and any courts which have jurisdiction to hear appeals from such courts.
14. If you have any questions relating to the Promotion, these Terms and Conditions, YouiRewards or any other aspect of the App, please contact us via email at youirewards@youi.com, call us on 13 YOUI (9684), or contact us via our website at www.youi.com.au/rewards or from the Contact Us section in the App.
15. In these Terms and Conditions:
- (a) paragraph headings are for convenience only and do not affect the interpretation of these Terms and Conditions;
 - (b) words importing the singular include the plural and vice versa;
 - (c) if a word or phrase is given a defined meaning, any other part of speech or grammatical form of that word has a corresponding meaning;
 - (d) a reference to any legislation includes all delegated legislation made under it and amendments, consolidations, replacements or re-enactments of any of them;
 - (e) the meaning of general words is not limited by specific examples introduced by **including, for example, such as** or similar expressions.