

iSelect 2018 'Prepay' Health Insurance Promotion

Terms & Conditions

(Effective 12 February 2018)

General

1. These Terms & Conditions apply to the iSelect 2018 'Prepay' Health Insurance Promotion offered by iSelect Ltd (ABN 48 124 302 932) (iSelect). iSelect offers to give each Qualifying Customer, who, during the Promotion Period, purchases an Eligible Product and prepays the first 12 months of cover at the time of purchase, a Prezzee eGift Card to the value set out in clause 10 (the Offer).

2. We recommend that you read these Terms & Conditions in full. Participation in the Offer is deemed acceptance of these Terms & Conditions. For any questions relating to the Offer, please contact iSelect on 13 19 20.

3. By participating in the Offer you consent to the use of your personal information for marketing purposes in accordance with iSelect's privacy policy (available at www.iselect.com.au) and for the purposes of processing and conducting the Offer (which may include disclosure to third parties).

4. The Offer is not available in conjunction with any other offer or promotion offered by iSelect or any Related Body Corporate.

5. These Terms & Conditions can be changed or withdrawn at any time by iSelect without notice.

6. iSelect reserves the right to disqualify any individual from participating in the Offer who: (a) is involved in any way with interfering or tampering with the Offer including any activation or fulfilment process; or (b) iSelect considers in its sole discretion has acted dishonestly or fraudulently in claiming the Offer; or (c) iSelect considers has acted in a way which is contrary to the spirit of the Offer; or (d) iSelect considers has failed to comply with these Terms & Conditions.

7. In these Terms & Conditions:

"Eligible Product" means "hospital" or "hospital & extras" health insurance policy, but not including "Extras Only", "Overseas Visitor", a "Corporate Policy" or a membership of a restricted fund.

"Qualifying Customer" means a person who satisfies the criteria in clause 9; and

"Related Body Corporate" has the meaning given to it in the Corporations Act 2001 (Cth).

The Promotion

8. The Promotion Period is 00.01 (AEST) on 12 February 2018 to 23:59 (AEST) on 4 March 2018.

9. To qualify for the Offer, a person must meet the following criteria:

- (a) be an Australian resident aged 18 years or over;
- (b) purchase an Eligible Product during the Promotion Period by (i) clicking on the "compare now" link in the email and purchasing any Eligible Product via iSelect's online sales channels at www.iselect.com.au; OR (ii) over the telephone (by calling 13 19 20 or receiving an outbound call from iSelect);
- (c) pay the annual cost of the premium for the Eligible Product at the time of purchase; and
- (d) maintain the Eligible Product purchased for a period of 30 days from the date of purchase via iSelect

10. The value of the Prezsee eGift Card is as follows:

- (a) Qualifying Customers who purchase an Eligible Product that is a families or couples policy will receive a \$300 Prezsee eGift Card.
- (b) Qualifying Customers who purchase an Eligible Product that is a singles policy will receive a \$150 Prezsee eGift Card.

Delivery of eGift Card

11. Prezsee Pty Ltd (ABN 16 602 963 422) ("Prezsee") is the issuer of the eGift Card. The eGift Card will be emailed by Prezsee to the Qualifying Customer by 31 May 2018 provided the Qualifying Customer has held their Eligible Product for at least 30 days. The eGift Card will be sent using the email address provided by the Qualifying Person at the time of purchasing the Eligible Product. Neither iSelect nor Prezsee will be responsible if the Eligible Person provides an invalid or incorrect email address.

12. The eGift Card allows the Eligible Person to exchange the value of the eGift Card for a gift card of the retailer of their choice from Prezsee's range of retailers.

13. There are no fees associated with the eGift Card. The eGift Card is valid for 12 months from the date of issue and must be exchanged for a retailer gift card before the expiry date. The date of issue is the date of the email accompanying the eGift Card. Once the new retailer gift card has been selected, a new expiry date will be set and additional terms and conditions will apply to the specific retailer gift card chosen.

14. The Offer is limited to one (1) eGift Card to the value set out in clause 10 per Eligible Product purchased and is not redeemable for cash or any alternative form of credit.

15. The Eligible Person is responsible for ensuring that their eGift Card is used in accordance with these Terms and Conditions. iSelect and Prezsee are not able in any circumstances to extend the expiry date of any eGift Card issued as part of the Offer. iSelect and Prezsee will not be responsible for any eGift Card that has been misplaced, lost, stolen, forged, damaged or tampered with in any way and cannot reissue eGift cards in any circumstances..

16. Information provided by the Eligible Person will be collected and used by Prezsee for the purposes of conducting the Offer (which may include disclosure to third parties for the purpose of processing and conducting the Offer). By taking part in this Offer, the Eligible Person consents to the use of their information as described in these Terms & Conditions. To see Prezsee's privacy policy, go to www.prezsee.com.au.

Liability

17. To the extent permitted by law, iSelect and any Related Body Corporate of iSelect, its employees, agents and Prezsee shall not be liable for any losses, claims, damages, injuries, costs, or expenses suffered, sustained or incurred (including but not limited to indirect or consequential loss) as a result of, or arising out of, or in any way connected with this Offer and/or the eGift Cards.