

eGift Card Terms & Conditions

Purchase and hold for 6 months a new eligible NAB Home and Contents Insurance or NAB Landlord Insurance policy and get a \$150 eGift card Offer (“Offer”)

Terms & Conditions

1. Information on how to claim and the Offer form part of these Terms and Conditions. Participation in the Offer is deemed acceptance of these Terms and Conditions.
2. The Offer is available from 00:00 AEDT 21/11/25 to 23:59 AEDT 30/01/26 (“**Offer Period**”).
3. The Offer is made by National Australia Bank Limited (ABN 12 004 044 937 AFSL 230686) (“**NAB**”). Insurance policies are issued by Allianz Australia Insurance Limited (Allianz, ABN 15 000 122 850, “**Issuer**”).
4. The Offer is for one (1) \$150 eGift card per eligible policy issued by Prezzy Pty Limited ACN 602 963 422 (“**Prezzy**”).
5. To be eligible for the Offer:
 - Individuals must purchase a new Eligible Policy (defined below) arranged by NAB through NAB Internet Banking or NAB app during the Offer Period and provide a valid email address; and
 - the Issuer must receive full payment of the annual policy premium or full payment of the first 6 monthly premium, if paying by the month; and
 - The start date of the Eligible Policy must occur during the Offer Period; and
 - The Eligible Policy must not be lapsed or cancelled at the time the Offers are distributed, which will be within 12 weeks from the end of the first 6 months of the Eligible Policy; and
 - Policy holders must be Australian residents aged 18 years or over (“**Eligible Customer**”).
6. For the purposes of this Offer, an “**Eligible Policy**” is a new:
 - NAB Home and Contents Insurance with an annual premium of at least \$1,500; or
 - NAB Landlord Insurance with an annual premium of at least \$1,500.

For clarity, ‘Contents Only’ of any kind are excluded from this Offer.

7. Variations and renewals to existing policies are excluded from this Offer.
8. Multiple Offers permitted, subject to one (1) Offer per Eligible Policy. If a policy has two (2) or more policy holders, the first policy holder named on the policy schedule will be the Offer.
9. If you do not wish to participate in the Offer you should purchase a policy by telephone.
10. A redemption code for the Offer will be sent to the valid email address provided by the Eligible Customer within 12 weeks after the end of the first 6 months of the Eligible Policy. The redemption code must be used to activate the Offer within three (3) months of the date it was issued. The eligible Customer is responsible for redeeming the Offer before the expiry date for activation.
11. Eligible Customers will be able to choose from Prezzy 50+ retailers with which they redeem the eGift card that is made available through the Offer. Terms and Conditions of each applicable retailer will apply to the redeemed Offer. The Offer is not refundable or redeemable for cash and expired Offers cannot be extended or replaced. Redemption of

the Offer is managed by Prezzy and [Prezzy eGift Card Terms of Service](#) apply. For more information and terms go to [Prezzy eGift Card Terms of Service](#). Any ancillary costs associated with redeeming the Offers are not included. Any unused balance of the Offer will not be awarded as cash. Redemption of the Offer is subject to any terms and conditions of the issuer including those specified on the Offer.

12. NAB reserves the right, at any time, to verify the identity and eligibility of each Eligible Customer, and reserves the right, in its sole discretion, to disqualify any person who NAB has reason to believe has breached any of these Terms and Conditions, tampered with the claim process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of this Offer. Failure by NAB to enforce any of its rights at any stage does not constitute a waiver of those rights. NAB's legal rights to recover damages or other compensation from such an offender are reserved.
13. If there is a dispute, NAB reserves the right, in its sole discretion, to make a reasonable determination. NAB's decision is final, and no correspondence will be entered into.
14. Eligible Customers will be notified by email.
15. If there is Incomplete information (including where an email address provided is invalid) the Eligible Policy will not be eligible for the Offer.
16. If an Eligible Customer does not redeem an Offer at the time stipulated by NAB or Prezzy, then Offer (or that element of the Offer) will be forfeited.
17. If any Offer (or part of any Offer) is unavailable, NAB, in its discretion, reserves the right to substitute the Offer (or that part of the Offer) with an Offer to the equal value and/or specification.
18. Offers, or any unused portion of an Offer, are not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
19. If this Offer is not capable of being conducted as anticipated due to reasons beyond the control of NAB, NAB reserves the right, in its sole discretion, to modify, suspend, terminate, or cancel the Offer, as appropriate in the circumstances.
20. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, NAB (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Offer.