

Suncorp Visa Debit "\$60 Cash Back" Offer

Terms and Conditions



1. These Terms and Conditions apply to the Suncorp Visa Debit "\$60 Cash Back" offer ("**Offer**"). Information about Gifts and how to claim form part of these Terms and Conditions. By participating in the Offer, individuals accept these Terms and Conditions.
2. The Promoter is Suncorp-Metway Ltd, ABN 66 010 831 722 AFSL No 229882 Australian Credit Licence number 229882 ("**Suncorp Bank**") Level 28 Brisbane Square, 266 George Street, Brisbane, Queensland 4000 ("**Promoter**").
3. The Offer commences at 12:01 am (AEDT) on 1 August 2021 and closes at 11:59 pm (AEDT) on 30 November 2021 ("**Offer Period**").
4. This Offer is only open to individuals who:
 - (a) are permanent residents of Australia who are aged 16 years or over at the time of participation;
 - (b) open an Eligible Transaction Account between 12:01 am (AEDT) on 1 August 2021 and 11:59 pm (AEDT) on 30 September 2021;
 - (c) hold a valid Suncorp Bank Visa Debit card, linked to the Eligible Transaction Account at account opening ("**Eligible Visa Debit Card**"); and
 - (d) have successfully loaded the Eligible Visa Debit Card into their digital wallet on their preferred device (together, referred to as an "**Eligible Customer**").
5. For the purposes of clause 4b:
 - (a) an Eligible Transaction Account includes the following personal Suncorp Bank accounts: Everyday Options Account or Everyday Essentials Account (each an "**Eligible Transaction Account**").
 - (b) Offer is limited to one (1) Eligible Visa Debit Card per customer.
 - (c) In the case of joint account holders, each Eligible Visa Debit Card linked to the Eligible Transaction Account at account opening, can participate.
 - (d) Replaced Visa Debit cards in the Offer Period are not eligible (e.g. due to lost or stolen cards).
6. To participate in the Offer, Eligible Customers must during any one (1) calendar month in the Offer Period, make ten (10) separate successful Apple Pay or Google Pay purchases using the Eligible Visa Debit Card via their digital wallet ("**Qualifying Purchases**").
7. A Qualifying Purchase includes any Apple Pay or Google Pay purchase made with the digital wallet online or in a physical store.
8. Eligible Customers who make the Qualifying Purchases will receive a gift of \$20 AUD ("**Gift**").
9. Limit of three (3) Gifts per Eligible Customer, regardless of how many times they meet the Qualifying Purchases (representing the Offer).
10. The Gift will be credited directly to the Eligible Customer's Eligible Transaction Account linked to their Visa Debit Card used to make the purchases. The credit under this Offer will be applied in the calendar month following the Eligible Customer satisfying the Qualifying Purchases.
11. Eligible Customers who make the Qualifying Purchases will automatically participate in the Offer in these Terms and Conditions unless they notify the Promoter that they do not wish to participate in the Offer by emailing customer.assist@suncorp.com.au.
12. For the avoidance of doubt, this Offer is not available to customers who do not comply with paragraph 4.
13. If, for any reason, an Eligible Customer ceases to be an Eligible Customer at any stage during the Offer Period, the Promoter reserves the right to invalidate that individual and/or not to award a Gift to that individual.
14. An Eligible Customer's Qualifying Purchases are deemed to take place only when the payments are processed by the Promoter's database. The Promoter is not liable for any problems with communications networks. Eligible Customers are responsible for their own costs associated with entering. If an Eligible Customer enters using automatically generated claims or multiple aliases they may be disqualified.
15. The Gift is not transferable or exchangeable. This Offer is not able to be combined with any other offer or discount from the Promoter or any of its related entities.
16. Apple, Apple Pay, iPhone and App Store are trademarks of Apple Inc. Apple Inc is not a sponsor of this Offer and is not involved in the Offer in any way.
17. Google Pay and Google Play are trademarks of Google LLC.

18. Use of Apple Pay or Google Pay (and consequently, participation in this Offer) is subject to the terms and conditions which apply to Apple Pay or Google Pay. You can only participate if you have a compatible device registered to use Apple Pay or Google Pay. The Promoter is not responsible if your device is not sufficiently capable for the purpose of submitting a claim for this Offer.
19. If an individual or their participation in the Offer is deemed by the Promoter to breach these Terms and Conditions, they/their participation may be invalidated. Failure by the Promoter to enforce any of its rights at any stage does not waive those rights.
20. An individual must not:
- (a) tamper with any elements of the Offer;
 - (b) engage in any conduct that may jeopardise the fair and proper conduct of the Offer;
 - (c) act in a disruptive, annoying, threatening, abusive or harassing manner;
 - (d) do anything that may diminish the good name or reputation of the Promoter or any of its related entities or of the agencies or companies associated with this Offer;
 - (e) breach any law; or
 - (f) behave in a way that is otherwise inappropriate.
21. The Promoter is not liable for claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted.
22. The Promoter's decision in connection with all aspects of this Offer is final.
23. The Promoter is not responsible for any tax implications arising from receiving a Gift. Eligible Customers should seek independent financial advice. If for GST purposes this Offer results in any supply being made for non-monetary consideration, individuals must follow the Australian Taxation Office's stated view that where the parties are at arm's length, goods and services exchanged are of equal GST inclusive market values.
24. Nothing in these Terms and Conditions restricts, excludes or modifies any consumer rights under any statute including the *Competition and Consumer Act 2010 (Cth)*.
25. Subject to the previous paragraph, the Promoter and the agencies and companies associated with this Offer are not liable (including in negligence) for any loss (including indirect, special or consequential loss or loss of profits), expense, damage, personal injury, illness or death suffered in connection with this Offer or any Gift, except for any liability which under statute cannot be excluded (in which case that liability is limited to the greatest extent allowed by law).
26. Without limiting the previous paragraph, the Promoter and the agencies and companies associated with this Offer are not liable for any loss of, damage to or delay in delivery of Gifts.
27. The Promoter may communicate or advertise this Offer using Facebook or Instagram. However, the Offer is in no way sponsored, endorsed or administered by, or associated with, Facebook or Instagram. Individuals provide their information to the Promoter and not to Facebook or Instagram. Individuals completely release Facebook and Instagram from any and all liability.
28. The Promoter may, at any time, require individuals to produce documentation to establish to the Promoter's satisfaction the validity of their participation (including documentation establishing the individual's identity, age, residency, place of employment and eligibility). In the event that a person cannot provide suitable proof, they may forfeit their participation in the Offer in whole and no substitute will be offered.
29. The Promoter (subject to approval by the State and Territory gaming authorities) reserves the right to amend, cancel or suspend this Offer at any time and without notice, including but not limited to, if an event beyond the control of the Promoter corrupts or affect the administration security, fairness, integrity or proper conduct of this Offer.
30. Personal information is being collected from Eligible Customers by or on behalf of the Promoter in order to facilitate the conduct of this Offer. For this purpose, personal information may be disclosed to selected third parties, including but not limited to agents, related entities, contractors, service providers, suppliers, marketing agencies, media outlets, and IT providers and, as required, to Australian regulatory authorities. Participation is conditional on providing this personal information. This may include disclosures to organisations outside Australia in countries where our operations

are performed or our insurance and business partners conduct their business. The Promoter will use and handle personal information collected as set out in its Privacy Policy, which can be viewed at <https://www.suncorp.com.au/about-us/legal/privacy.html>. Each Privacy Policy also contains information about how individuals may opt out, access, update or correct their information, how individuals may complain about the treatment of their information, and how those complaints will be dealt with.

How to contact us



Call
13 11 55



Claims
13 25 24



*Insurance
Fraud Hotline*
1300 881 725



Online
[suncorp.com.au](https://www.suncorp.com.au)



*Local
branch*