

AAMI \$50 eGift Card – Terms and Conditions

Introduction

1. In these Terms and Conditions, the following words have these meanings, unless the context otherwise requires:

- a. "Commencement Date" means 12:00am (AEST) on 29 May 2026.
- b. "Digital Gift Card" means a \$50 electronic gift card provided by Digital Glue, a subsidiary of Blackhawk Network (Australia) Pty Ltd ABN 84 123 251 703.
- c. "Digital Glue" means Digital Glue Australia Pty Limited ABN 36 127 466 899.
- d. "Eligible Insurance Policy" means the following AAMI insurance policies:
 - i. Home and Contents Insurance;
 - ii. Home Contents Insurance;
 - iii. Home Building Insurance;
 - iv. Landlord Insurance; or
 - v. Comprehensive Car Insurance

which, for the avoidance of doubt, does not include any Eligible Insurance Policy that the participant currently holds with the Insurer, including where the policy is renewing.

- e. "Eligible Participant" is a person who meets all of the eligibility requirements outlined in clause 7.
 - f. "End Date" means 11:59pm (AEST) on 29 August 2026, or such later date and time as determined by the Promoter in its absolute discretion.
 - g. "Promotion Invitation" means the invitation sent by the Promoter to a person via email (and only via email) to participate in the Promotion.
 - h. "Redemption Website" means the digital gift card redemption website operated and hosted by Digital Glue at <https://rewards.aami.com.au>.
2. The promoter is AAI Limited ABN 48 005 297 807 trading as AAMI (**Promoter** and **Insurer**).
3. Purchase of an Eligible Insurance Policy in accordance with these Terms and Conditions is deemed acceptance of these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other published material, these Terms and Conditions prevail.

4. Subject to these Terms and Conditions, the Promoter is offering Eligible Participants one (1) Digital Gift Card for purchasing a new Eligible Insurance Policy in accordance with clauses 7, 8 and 9 of these Terms and Conditions (**Promotion**).
5. The Promotion commences on the Commencement Date and will remain open until the End Date (**Promotion Period**). All times are in Australian Eastern Standard Time. Customers are not eligible for a Digital Gift Card if they request a quote for, or purchase, an Eligible Insurance Policy after the Promotion Period ends.
6. The Promotion and any offer of insurance is subject to the Insurer deeming that the risk is acceptable in accordance with its underwriting criteria. Any advice is general only and does not consider an individual's needs. Before purchasing an Eligible Insurance Policy, participants should consider if the product is right for them by reading the Eligible Insurance Policy's Product Disclosure Statement, Key Facts Sheets and Target Market Determination available at <http://www.aami.com.au/policy-documents>.

Eligibility and Participation

7. In order to be eligible for a Digital Gift Card, the participant must meet all of the following criteria at the time of purchasing an Eligible Insurance Policy (**Eligible Participant**):
 - a. be an Australian resident aged 16 or over at time of purchase. If the participant is under the age of 18 years old, consent will be required by the participant's parent or guardian to access the Redemption Website;
 - b. not be an officer or employee of the Promoter, its related bodies corporate, or their immediate family; and
 - c. not be an officer or employee of any agents or service providers of the Promoter directly associated with the conduct of the Promotion, or their immediate family.

A reference to "immediate family" means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or cousin.
8. To be eligible for a Digital Gift Card, an Eligible Participant must, during the Promotion Period, satisfy all of the following requirements (**Eligibility Criteria**):
 - a. receive via email invitation directly from the Promoter to participate in the Promotion (**Promotion Invitation**) containing a URL or CTA button labelled "get insured today";

- b. complete the purchase of the new policy (**New Policy**) that commences during the Promotion Period via the specific URL link or CTA button referred to in 8.a;
 - c. provide a valid email address in connection with the New Policy;
 - d. ensure that the New Policy remains active, paid-up and valid with no overdue payments, for at least 30 consecutive days from the start date; and
 - e. be the primary Policy Owner named on the Certificate of Insurance.
9. For the avoidance of doubt:
- a. this Promotion is only open to Eligible Participants quoting and purchasing a new Eligible Insurance Policy, not an AAMI customer renewing or amending their current or existing AAMI insurance policy or cancelling and replacing an AAMI insurance policy for the sole purpose of participating in the Promotion;
 - b. this Promotion is only open to persons who directly and expressly receive a Promotion Invitation from the Promoter as an Eligible Participant. Persons who only receive a link to participate in the Promotion (for example, by receiving the link from an Eligible Participant or forum) are ineligible to participate in the Promotion and receive the Digital Gift Card; and
 - c. Eligible Participants who have technical difficulties accessing the Promotion via the Promotion Invitation can email the Promoter on support@rewards.aami.com.au for assistance.
 - d. Eligible Participants will receive one (1) Digital Gift Card per policy number.

Redemption

10. Eligible Participants will receive one (1) Digital Gift Card for each New Policy purchased during the Promotion Period in accordance with these Terms and Conditions. Only one (1) Digital Gift Card will be issued per New Policy (policy number). If more than one person is named on the New Policy, only the person who completed the purchase for the New Policy using the mechanism described in clause 8(a) is eligible to receive the Digital Gift Card.
11. The Eligible Participant will be sent instructions to their nominated email address after 30 days from the commencement of the New Policy regarding how to access and select their Digital Gift Card (**Instruction Email**). The Instruction Email will contain a date by which the Digital Gift Card must be selected. The selected Digital Gift Card will have an expiry date which will be made available on the Redemption Website.

General

12. The Promoter may refuse to issue, or may cancel, a Digital Gift Card only if:

- a. a person is not an Eligible Participant or has not met the Eligibility Criteria;
- b. the Promoter reasonably believes that the participant has provided false, misleading or incomplete information that is material to eligibility for the Promotion;
- c. the Promoter reasonably believes that the participant has engaged in fraudulent, deceptive, or other improper conduct in connection with the Promotion; or
- d. it reasonably believes the person has acted in a way that is intended to improperly obtain a benefit under this Promotion (for example by cancelling and repurchasing an existing insurance policy solely to seek an additional Digital Gift Card);
- e. the participant has acted in a way that is intended to improperly obtain a benefit under the Promotion, for example by cancelling and repurchasing an existing insurance policy solely to obtain an additional Digital Gift Card.

13. Before refusing to issue, or cancelling, a Digital Gift Card under clause 12, the Promoter:

- a. will act reasonably and will consider the information available to it at the time; and
- b. will not exercise its rights under clause 12 for a trivial, technical or immaterial breach of these Terms and Conditions that does not affect eligibility for, or the proper conduct of, the Promotion.

14. The Redemption Website is operated and hosted by Digital Glue. The Promoter is not responsible for, or liable in respect of, products and services provided by Digital Glue.

15. Terms and Conditions of the individual Digital Gift Card will be listed on the Digital Gift Card itself (or accompanying email) and/or be made available on the Redemption Website. Eligible Participants must check their Digital Gift Card for usage instructions, terms and conditions, and expiry date.

16. The Digital Gift Card is not refundable, reloadable, transferable or exchangeable and cannot be taken as cash, in whole or part thereof. Expired Digital Gift Cards cannot be extended or replaced.

17. If a Digital Gift Card or receipt of it incurs a tax liability, the relevant recipient of the Digital Gift Card is liable for payment of such tax.

18. Subject to any written directions from a regulatory authority, the Promoter may modify, suspend, terminate, withdraw, or cancel the Promotion at any time if reasonably necessary.
19. These Terms and Conditions may be varied by the Promoter at any time during the Promotion Period. If any of the changes are likely to result in a material detriment to Eligible Participants who have purchased an Eligible Insurance Policy via the link provided in the Promotion Invitation and have not received their Digital Gift Card, an email will be sent to their registered email address and given an opportunity to review the changes before they go into effect. All other changes to the Terms and Conditions will be updated on the following webpage: <https://rewards.aami.com.au/Terms/aami-quotesavetermsandconditions.pdf>
20. If the offer of the Digital Gift Card is withdrawn or the Promotion terminated by the Promoter, the Eligible Participant will only be eligible for the Digital Gift Card after the withdrawal or termination date if the offer was applied to the Eligible Participant's Eligible Insurance Policy while the offer was still in market and the Promotion active.
21. The Promoter reserves the right to request that an Eligible Participant provides supporting documentary evidence of their identity (e.g. Australian driver's licence, passport, birth certificate) prior to issuing the Digital Gift Card. If the Eligible Participant fails to do so, or the Promoter determines the policy does not meet the eligibility criteria of the offer, the Eligible Participant will not be eligible for the Digital Gift Card.
22. Any costs associated with accessing the Promotion's URL or the cost of calling the Promoter in the quote or purchase of a New Policy is the customer's responsibility and is depending on the internet or telephone service provider used.
23. If there is a dispute regarding the conduct of the Promotion, the Promoter will determine the dispute acting reasonably and in good faith, having regard to these Terms and Conditions and any information provided by the participant. The Promoter will notify the participant of the outcome. Nothing in this clause limits any rights the participant may have under applicable law.
24. The Promoter and/or Insurer (including their officers, employees and agents) will not be liable for any loss or damage whatsoever (including but not limited to direct or consequential loss) including any theft, unauthorised access, third party interference, any technical difficulties or equipment malfunction, or personal injury (including loss of opportunity) suffered or sustained in connection with the Promotion, or the receipt, acceptance, or use of the Digital Gift Card (whether negligent or not), except for any liability that cannot be excluded by law.

25. The Promoter reserves the right to substitute the Digital Gift Card with another incentive of equal or greater value.

Privacy Statement and Marketing Consent

26. The Promoter and Blackhawk Network (Australia) Pty Ltd (**Blackhawk**) are committed to protecting the privacy of individuals and their personal information pursuant to the Privacy Act 1988 (Cth) (**Privacy Act**).

27. Participants should read this Privacy Statement and Marketing Consent carefully as it will have important consequences for Eligible Participants in relation to the collection, use and disclosure of a participant's personal information provided to the both the Promoter and Blackhawk in connection with this Promotion.

28. Participants in the Promotion understand that:

- a. The Promoter and Blackhawk are the parties who are collecting their personal information and can be contacted at:
 - i. for AAMI – at privacyaccessrequests@aami.com.au
 - ii. for Blackhawk – at privacy@bhnetwork.com
- b. The purpose of the collection of the participants' personal information is to:
 - i. process and validate an entry for the Digital Gift Card;
 - ii. arrange delivery of the Digital Gift Card (if eligible);
 - iii. contact participants in the future with information about the Promoter, including special offers and market research (unless the participant chooses to opt out); and
 - iv. provide marketing materials via any medium including mail or any other form of non-real time electronic, emerging, digital, or conventional communications channel whether existing now or in the future (unless the participant chooses to opt out).

29. If the Promoter or Blackhawk is unable to collect the personal information in connection with the above, then the participant will not be eligible to enter the Promotion and/or the Promoter and Blackhawk will be unable to facilitate delivery of the Digital Gift Card.

30. Participants' personal information may be disclosed to the following classes of people and organisations in connection with the purposes above:

- a. Blackhawk and its subsidiaries (including Digital Glue); and

- b. Blackhawk and the Promoter's personnel, related bodies corporate, related bodies corporate personnel, service providers and marketing partners.
31. It is possible that some of the people and organisations above may be located outside of Australia. Participants consent to their information being disclosed to a destination outside of Australia for this purpose, including but not limited to Japan, Philippines, Singapore, South Africa, United Kingdom, Canada, Israel, and the United States of America and the participants understand and acknowledge that Australian Privacy Principal 8.1 will not apply to such disclosures of their personal information.
32. Both Blackhawk and the Promoter's privacy policies set out the process as to how participants can access and correct any of their personal information collected during this Promotion as well as how they can make a complaint if either Blackhawk or the Promoter have breached the Privacy Act in the handling of their personal information.
33. Blackhawk's privacy policy is available at [Privacy policy | Blackhawk Network](#) or can otherwise be provided by requesting a copy from Blackhawk.
34. The Promoter's privacy policy is available at <https://www.aami.com.au/assets/documents/aami/general/privacy/aami-general-insurance-privacy-statement.pdf> or can otherwise be provided by requesting a copy from the Promoter.

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