

ING Home and Contents Insurance

\$10,000 Lucky Draw Offer Promotion



Terms and Conditions

1. Information on how to enter and the prizes form part of these Terms and Conditions for this \$10,000 Lucky Draw Offer (**'the Promotion'**). Participation in the Promotion through purchasing an **Eligible Insurance Policy** and being an **Eligible Entrant** is deemed acceptance of these Terms and Conditions.
2. The promoter is ING Bank (Australia) Limited, ABN 24 000 893 292, AFSL 229823, Australian Credit Licence 229823 (trading as **ING**) of Level 28, 60 Margaret Street, Sydney NSW 2000, telephone 133 464 (**'Promoter'**). ING Home and Contents Insurance product is issued by Auto & General Insurance Company Ltd ABN 42 111 586 353 AFSL 285571 (AGIC) as insurer (Insurer). It is distributed by Auto & General Services Pty Ltd ABN 61 003 617 909 AFSL 241411 (AGS) and by the Promoter as Authorised Representative 1247634 of AGS. The Promoter receives a commission from AGS for each policy purchased (which is a percentage of the premium). For further details see the [Financial Services Guide](#).
3. The Promoter is responsible for the Promotion.
4. The Promotion commences at 12:00am (AEST) on 1 August 2026 and ends at 11:59pm (AEST) on 30 September 2026 (**'Promotional Period'**).
5. Entry is only open to customers of the Promoter who are Australian residents aged 18 years or over, who have not opted out of this Promotion (see Clause 9) and meet the Eligible Entrant criteria during the Promotional Period.
6. Eligible Entrants:
 - (a) must have successfully purchased a new (not a renewed) insurance policy for ONE of the following Eligible Insurance Policies during the Promotional Periods:
 - I. ING Home and Contents Insurance (Combined)
 - II. ING Home Only (Building) Insurance
 - III. ING Contents Only Insurance
 - (b) must hold at least one active (not cancelled or lapsed) Eligible Insurance Policy at 12:01am Saturday 31 October 2026.
7. Employees of the Promoter, Anisimoff Legal Pty Ltd, Auto and General Insurance Limited and/or Auto and General Services Pty Ltd (and their immediate families) are ineligible to enter. 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 1st cousin.
8. This promotion provides a chance for Eligible Entrants to be entered into one draw with two (2) winners. Each winner must be a different Eligible Entrant and will receive a non-transferrable non-redeemable cash prize of AUD \$10,000.
9. If an Eligible Entrant does not wish to be entered into the draw, they can contact the Promoter on 133 464 and request to be excluded up to 72 hours prior to the Draw Date (see Clause 12).
10. Eligible Entrants will automatically receive one (1) Entry for each Eligible Insurance Policy purchased during the Promotional Period.
11. Subject to the eligibility criteria set out in these Terms and Conditions, there is a maximum of:
 - (a) one Entry for each Eligible Insurance Policy purchased during the Promotional Period per Eligible Entrant.
 - (b) winners will be drawn from the draw, with a maximum payout of \$10,000 per winner.
 - (c) a total Promotion prize pool of AU\$20,000.



12. The draw will be conducted at 10:00am (AEST) on Thursday 5 November 2026 at Anisimoff Legal Pty Ltd, Level 3/162 Collins St, Melbourne VIC 3000 (Draw Date). The draw will involve drawing additional reserve entries and these will be recorded in order in case an invalid or ineligible entrant is drawn.
- (a) If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
 - (b) The first two (2) eligible entries drawn will be the winners of the Promotion.
 - (c) Winners will be notified by electronic communication in writing within seven (7) days of the Draw Date to:
 - I. verify they are not ineligible to enter, and
 - II. to provide the Promoter with their relevant payment details.
 - III. The winner's first initial, surname, & postcode will be published online at campaigns.ing.com.au/luckydrawHomeandContents-2026 on Monday 9 November 2026 for a minimum period of 30 days.
 - IV. Prize(s) must be claimed by 9 December 2026 (for the original winners).
 - V. Reasonable efforts will be taken to distribute the prizes to the winners within 90 days of the winner being verified and payment details being confirmed.
13. A draw for any unclaimed or declined prize(s) may take place on Monday 14 December 2026 at the same time and place as the original draw, subject to any directions from a regulatory authority. Winner(s), if any, will be notified by electronic communication in writing within seven (7) days and their names will be published (first initial, surname, & postcode) online at campaigns.ing.com.au/luckydrawHomeandContents-2026 on 17 December 2026. Winner(s) of the redraw must claim the prize by 12 January 2027.
14. The entrants accept full responsibility for the payment details they provide the Promoter. The Promoter will not be responsible if the entrant provides incorrect payment details, any rejection of a payment or any costs associated with locating any lost monies.
15. The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who the Promoter reasonably believes has does not meet the eligibility criteria, has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper conduct calculated to jeopardise fair and proper conduct of the promotion. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
16. The Promoter's decision is final and no correspondence will be entered into.
17. Neither a prize, nor any portion of a prize, will be transferable or exchangeable.
18. Winners may incur a tax liability in respect of any prize and, accordingly, should seek independent tax advice. Any tax liability is the responsibility of the winner.
19. Entrants consent to the Promoter using their name, likeness, image and/or voice (including photograph, film and/or recording of the same) in any media for any period without remuneration for the purpose of promoting this Promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
20. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any Entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
21. 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, the Promoter (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 promotion except to the extent that the Promoter's negligence, wilful misconduct or fraud contributed to that loss or damage.



22. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and 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: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or entrant; or (f) use of/taking/redeeming a prize except to the extent that the Promoter's negligence, wilful misconduct or fraud contributed to that loss or damage.
23. The Promoter collects personal information ('PI') in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at ing.com.au/privacy. The Privacy Policy also contains information about how entrants may opt out of receiving direct marketing material from the Promoter, access, update or correct their PI, how entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter. Unless otherwise indicated by the Promoter, the Promoter may disclose personal information to entities outside of Australia (see the Promoter's Privacy Policy for details).
24. The laws of each State/Territory of Australia apply to this Promotion. Entrants submit to the exclusive jurisdiction of the laws of the relevant State/Territory.

Authorised under NSW Permit No. **TP/04149**, ACT Permit No. **TP26/01661**, and SA Licence No. **T26/1285**.

