

***iSelect 'Refer a Friend eftpos Gift Card Giveaway'**

Terms & Conditions Introduction

1. These Terms & Conditions apply to the iSelect 'Refer a Friend' eftpos prepaid gift card giveaway offered by iSelect Ltd (ABN 48 124 302 932) (iSelect) (the Giveaway).

2. We recommend that you read these Terms & Conditions in full. Participation in the Giveaway is deemed acceptance of these Terms & Conditions.

3. The Giveaway is only open to customers who are Australian residents aged 18 years or over on 23 June 2016. An Australian resident is a person who resides in Australia and holds Australian citizenship or holds an Australian permanent residency visa or has been in Australia continuously for six months or more on a temporary work visa and currently resides in Australia.

4. For the purposes of these Terms & Conditions, Energy Product means any 'electricity' product, 'gas' product, or 'electricity and gas' products purchased through iSelect or a related body corporate (as that term is defined in the Corporations Act 2001 (Cth)) of iSelect (excluding Infochoice Pty Ltd, General Brokerage Services Pty Ltd (GBS) or any other GBS group entities such as Energy Watch Trading Pty Ltd and Energy Watch Services Pty Ltd).

5. The Promotion Period is 00:01 AEST 23 June 2016 to 23:59 AEST 23 July 2016.

6.

6.1. iSelect will give a AU\$25 prepaid eftpos Card to the Referring customer who:

(a) purchases an Energy Product through iSelect during the Promotion Period either: or (i) over the telephone (by calling 13 19 20 or receiving an outbound call by iSelect); AND

(b) then maintains the Energy Product purchased for a period of 30 days from the date of purchase via iSelect; AND

(c) refers a friend (Referee) to iSelect, so that the Referee purchases an Energy Product through iSelect during the Promotion Period over the telephone (by calling 13 19 20 or by calling an iSelect Energy consultant directly or by receiving an outbound call by iSelect). IN ALL CIRCUMSTANCES, THE REFEREE MUST MENTION THE FRIENDS & FAMILY OFFER DURING THE TELEPHONE CALL AND MUST CLEARLY IDENTIFY THE REFERRING CUSTOMER BY THEIR NAME AND ALSO (i) THEIR EMAIL ADDRESS OR (ii) THEIR RESIDENTIAL ADDRESS. The Referee must also maintain the Energy Product purchased for a period of 30 days from the date of purchase via iSelect.

6.2. iSelect will give a AU\$25 prepaid eftpos Card to the Referee customer who:

(a) purchases an Energy Product through iSelect during the Promotion Period over the telephone (by calling 13 19 20 or by calling an iSelect Energy consultant directly or by receiving an outbound call by iSelect). IN ALL CIRCUMSTANCES, THE REFEREE MUST MENTION THE FRIENDS & FAMILY OFFER DURING THE TELEPHONE CALL AND MUST CLEARLY IDENTIFY THE REFERRING CUSTOMER BY THEIR NAME AND ALSO (i) THEIR EMAIL ADDRESS OR (ii) THEIR RESIDENTIAL ADDRESS; AND

(b) then maintains the Energy Product purchased for a period of 30 days from the date of purchase via iSelect.

Each customer who satisfies the requirements referred to in section 6.1 (a) to (c) shall be referred to as a Referring Customer.

Each customer who satisfies the requirements referred to in section 6.2 (a) to (b) shall be referred to as a Referee Customer

7. FOR THE AVOIDANCE OF DOUBT:

(a) THE EFTPOS CARDS ARE PROVIDED TO THE REFERRING AND REFEREE CUSTOMERS; AND

(b) THE REFEREE MUST MENTION THE *FRIENDS & FAMILY* OFFER AND MUST CLEARLY IDENTIFY THE REFERRING CUSTOMER DURING THE TELEPHONE CALL IN WHICH THE REFEREE BUYS THEIR ENERGY PRODUCT. IT IS NOT POSSIBLE FOR THE REFEREE TO SUBSEQUENTLY DO THIS (FOR EXAMPLE DURING A SUBSEQUENT TELEPHONE CALL).

PLEASE NOTE that Energy Products are available only for properties which are located in eligible areas of Victoria, New South Wales, South East Queensland and South Australia.

8. Each Referring and Referee Customer will receive 1 x AU\$25 prepaid eftpos Card. Maximum of one per household. The maximum total gift pool is \$10,000 (ex GST).

9. iSelect reserves the right at its absolute discretion to request verification of age, identity, residential address of any entrant and/or proof of entry validity and other information relevant to entry into or participation in the Giveaway. iSelect reserves the right to disqualify any individual who is involved in any way with interfering or tampering with the conduct of the Giveaway, or who iSelect considers has acted contrary to the spirit of the Giveaway.

10. iSelect (or any designee of iSelect) will send each Referring and Referee Customer their eftpos Card via post within 20 business days following both the Referring and Referee Customer holding their Energy Product for 30 days. The eftpos Card will be sent to the address provided by the Referring and Referee Customer when they purchased their Energy Product.

Use of Gift Card

11. eftpos Cards for this Giveaway will be issued on behalf of iSelect by Edge Loyalty Systems Pty Ltd, ABN 96 138 299 288 (Edge Loyalty).

12. The eftpos Card needs to be activated within 1 month of the date of the letter. The eftpos Card will be accompanied by a letter outlining how to activate the card. In summary to activate your eftpos Card, go to www.activateacard.com.au/iselect and enter all required details, including your 16-digit card number.

13. Once activated, the eftpos Card will be ready to use from midday of the following business day, and **will be valid for 6 months**. To use the card, simply:

(a) Swipe the card;

(b) Select SAVINGS; and

(c) Enter the 4 digit PIN which can be found on the back of the card.

14. Specific Terms and Conditions issued by Edge Loyalty will also apply, <http://www.giftcardplanet.com.au/eftposcardholder-terms>. For any questions in relation to the use of eftpos Cards contact Edge Loyalty at info@eldigital.com.au, or call 1300 737 968.

15. eftpos Card recipients are responsible for ensuring that any eftpos Card redeemed by them is used in accordance with the specific terms and conditions of use referred to in this section, including any terms and conditions in relation to the validity or expiry periods for those eftpos Cards. iSelect and Edge Loyalty are not able in any circumstances to extend the expiry date of any eftpos Card issued as part of the Giveaway. Any eftpos Cards not activated or redeemed within the specified time frames will be void. No refunds, exchanges or credits are available for void eftpos Cards

Additional Provisions

16. iSelect assumes no responsibility for inaccurate information by any person or for any loss, damage or injury as a result of technical or telecommunications problems, including security breaches. If such problems arise, then iSelect may modify the Giveaway.

17. Information provided by customers will be collected and used by iSelect for the purposes of conducting the Giveaway (which may include disclosure to third parties for the purpose of processing and conducting the Giveaway) and for other publicity purposes surrounding this Giveaway. By taking part in this Giveaway, customers consent to the use of their information as described and agree that iSelect may use this information, or disclose it to other organisations that may use it, in any media for future publicity purposes without any further reference or payment to the customer. To see iSelect's privacy policy, go to www.iselect.com.au.

18. To the extent permitted by law, iSelect and its related bodies corporate (as that term is defined in the Corporations Act 2001 (Cth)), its employees, and agents shall not be liable for any claims, damages, injuries, costs, and 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 Giveaway and/or the eftpos Cards or any act or omission (whether negligent or not) of iSelect and its related bodies corporate (as that term is defined in the Corporations Act 2001 (Cth)), its employees and agents.

19. The information a customer provides will only be used for the purposes outlined in these Terms & Conditions. Any questions, comments or complaints about this Giveaway must be directed to iSelect.

20. The Giveaway is limited to one eftpos Card to the value of \$25 per household and is not redeemable for cash or any alternative form of credit.

21. Customers will be deemed to have received all regular mail and emails sent by iSelect (or any designee of iSelect including Edge Loyalty) to their nominated postal address and email address including emails containing any information concerning this Giveaway and iSelect and Edge Loyalty are not obliged to take any further action to verify any address details provided to them or to confirm that customers have received, opened or read any email sent in connection with the Giveaway.

22. iSelect and Edge Loyalty take no responsibility for any lost or stolen eftpos Cards and cannot reissue eftpos Cards in any circumstances.