

Coles Insurance Flybuys Dollars Off Shop Offer
As at 1 September 2024

Coles Supermarkets Australia Pty Ltd (ABN 45 004 189 708) (**Coles**) and Loyalty Pacific Pty Ltd (ABN 82 057 931 334) (**Flybuys**) are authorised representatives of the issuer of Coles Insurance, Auto & General Services (ABN 61 003 617 909) (AFSL 241411) (**AGS**).

1. This offer by Coles is open to Flybuys members (each, a **Recipient**) who purchase a new Coles Car, Home or Landlord Insurance policy (**Eligible Policies**) during the specified period (**Offer Period**) and otherwise comply with the requirements of these terms and conditions (the **Offer**). This Offer expires at the end of the Offer Period and is not transferable.
2. Subject to these terms and conditions, to accept the Offer a Recipient must:
 - a. be a current Flybuys member;
 - b. purchase a new Eligible Policy, and provide their Flybuys number to Coles, during the Offer Period; and
 - c. maintain the Eligible Policy for at least the 45 days from the start date for cover and until the reward is loaded to the Recipient's Flybuys account.
3. The Offer is not available to anyone who:
 - a. is not a Flybuys member;
 - b. does not successfully complete an application during the Offer Period for an Eligible Policy. Premium estimates and quick or full quotes do not constitute an application for this purpose;
 - c. is not accepted for cover under the Eligible Policy for any reason including the application of underwriting criteria to their particular circumstances;
 - d. applies out of the Offer Period; and
 - e. notwithstanding paragraphs a. to d. of this clause 3, for any reason does not continue to hold Eligible Policy for at least the 45 days after the start date for cover and until the reward is loaded to Recipient's Flybuys account.
4. The Offer may not be used in conjunction with any other Coles Car, Home or Landlord Insurance sign up offer. If a Flybuys member qualifies for more than one Coles Car, Home or Landlord Insurance sign up offer, the highest value offer will be credited to the linked Flybuys account automatically.
5. The reward will be allocated into the member's Flybuys account up to 45 days after the start date of the new Coles Insurance policy.
6. The Offer can be claimed online and via the Coles Insurance contact centre. By claiming the Offer, a Recipient accepts these terms and conditions.

7. To redeem a reward once it is loaded to a Recipient's Flybuys account:
 - a. the Recipient must scan their Flybuys barcode at the time of paying for their shop at Coles Supermarkets or enter their Flybuys number if purchasing from Coles Online; and
 - a. the Recipient's minimum spend must be equal to or higher than the value of the reward. Minimum spend is considered after savings and discounts in one transaction at Coles Supermarkets (excluding gift cards, iTunes cards, tobacco, tobacco related purchases and Coles Best Buys Online Exclusives). Excludes Coles Express. Each policy signed up to will be eligible to receive the Offer and can only be redeemed once. Reward can be redeemed by anyone in the Flybuys household. Limit of one reward applied per transaction. Largest applicable reward will be applied at the time of checkout.