

**Coles Insurance Flybuys Dollars Off Shop Offer**  
**As at 17 January 2023**

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, Insurance Australia Limited (ABN 11 000 016 722) (AFSL 227681) (IAL).

1. This offer by Coles is open to Flybuys members (each, a Recipient) who receive an email, letter or other communication directly from Flybuys offering them a specified amount off a single Coles' shop (the Reward) if they purchase a new Coles Insurance Policy specified in the communication and otherwise comply with the requirements of these terms and conditions (the Offer). This Offer expires at the end of the period specified in the communication (Offer Period) and is not transferable.
2. Subject to these terms and conditions, to accept the Offer a Recipient must:
  - a. be a current member of Flybuys;
  - b. receive a letter, email or other direct communication from Flybuys with details of the Offer and the Reward;
  - c. purchase a new Coles Insurance Policy as specified in the communication, and provide their Flybuys number to IAL, during the Offer Period
  - d. maintain the policy for at least the 30 days from the start date for cover and until the Reward is loaded to their Flybuys account.
3. The Offer is not available to anyone who:
  - a. is not a Flybuys member at the time of receiving the communication and seeks to join Flybuys at the time of purchase of a Coles Insurance policy;
  - b. does not successfully complete an application during the Offer Period for the Coles Insurance Policy specified in the communication directed to and received by them. Premium estimates and quick or full quotes do not constitute an application for this purpose;
  - c. is not accepted for cover under the Coles Insurance Policy specified in the communication 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 the policy 30 days after the start date for cover and until the Reward is loaded to their Flybuys account.
4. 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 specified in the communication.
5. At its discretion, Coles can extend the Offer to a wider group of people than those specified in these terms and conditions.

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 Coles Online; and
  - b. the recipient's minimum spend must be 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 you sign up to will be eligible to receive the Offer and can only be redeemed once. The Reward must be redeemed by the date specified in the communication. 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.
8. The recipient acknowledges receipt of the Coles Financial Services Guide (FSG) available at [www.coles.com.au/insurance-information](http://www.coles.com.au/insurance-information) and understands that Coles receives commission (paid by IAL and at no economic cost to the recipient) on any Coles Insurance Policy issued by IAL.

Any advice is general only and doesn't consider your needs. Consider if Coles Insurance products are right for you by reading the Product Disclosure Statement and Target Market Determinations available at [coles.com.au/insurance-information](http://coles.com.au/insurance-information).