

QBE Outside In Panel Survey Gift Card Promotion: Terms and Conditions

Promotion: QBE Community Panel Survey – Gift Card Promotion H2 2026

Promoter: QBE Insurance (Australia) Limited ABN 78 003 191 035 of Level 18, 388 George Street Sydney 2000; telephone number [133 723](tel:133723)

Promotional Period: Start Date: 01/07/2026 at 12:01 am AEST
End Date: 31/12/2026 at 11:59 pm AEST

Entry Period for draw	Draw Date	Winner Notification Date	Winner Publication Date
1 July 2026 – 31 July 2026	Wednesday, 5 August 2026	Thursday, 6 August 2026	Thursday, 27 August 2026
1 August 2026 – 31 August 2026	Wednesday, 2 September 2026	Thursday, 3 September 2026	Tuesday, 22 September 2026
1 September 2026 – 30 September 2026	Tuesday, 6 October 2026	Wednesday, 7 October 2026	Thursday, 29 October 2026
1 October 2026 – 31 October 2026	Thursday, 5 November 2026	Friday, 6 November 2026	Wednesday, 25 November 2026
1 November 2026 – 30 November 2026	Wednesday, 2 December 2026	Thursday, 3 December 2026	Tuesday, 22 December 2026
1 December 2026 – 31 December 2026	Tuesday, 5 January 2027	Wednesday, 6 January 2027	Monday, 25 January 2027

Eligible Entrants: Entry is only open to Australian residents who are 18 years and over, who are customers of QBE and have joined the Outside In Community Panel. Entrants have been invited via survey invitation to complete the relevant survey via a secured link to provide QBE with feedback to improve products and services.

How to Enter: To enter the Promotion, the entrant must receive an invitation to complete a survey from the Promoter and complete all the questions in the survey during one or more of the entry periods specified above.

Entrants will only be entered into the draw that corresponds with the entry period during which they completed the survey. Each survey invitation is unique to the recipient and must not be forwarded, distributed or copied by the Entrant. Entrants may only complete the survey that they have been invited to complete.

Entries Permitted: Limited (1) one per email address and per person, for each survey. There is a limit of one prize per person.

Total Prize Pool: AUD \$1,800.00

Prize Details:

Prize Description	Number of Prize Winners for the 2026 year	Value (per prize)	Winning Method
AUD \$100.00 electronic voucher	18 Total (3 per draw)	AUD \$100.00	Monthly Draw

to be elected by the prize winner on Giftpay.com.au			
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Prize Conditions: Any ancillary costs associated with redeeming the gift card are not included. Any unused balance of the gift card will not be awarded as cash. Redemption of the gift card is subject to any terms and conditions of the issuer which may be found at Giftpay.com.au or may be requested via email: support@giftpay.com.au . Prizes are not transferable.

Winner Notification: The winners will be notified in writing by email using the same email address used for the survey invite (“**Winner Notification Email**”). The winners must claim their prize in the manner set out in the email informing them that they have won. The winners’ will also be published on the member-only Outside In Community Member Hub: <http://outsideincommunity.com.au> > [Signin](#)
The winners must claim their prize within one (1) month of the notification email.

Unclaimed Prizes: If the prize remains unclaimed after one (1) month of the Winner Notification Email, the Promoter will conduct an unclaimed prize draw in the same manner and place as the original draw on the dates listed in the table below:

Month for redraw	Redraw Date	Redraw Notification Date	Redraw Publication Date
1 July 2026 – 31 July 2026	Tuesday, 10 November 2026	Wednesday, 11 November 2026	Tuesday, 1 December 2026
1 August 2026 – 31 August 2026	Monday, 7 December 2026	Tuesday, 8 December 2026	Wednesday, 30 December 2026
1 September 2026 – 30 September 2026	Thursday, 7 January 2027	Friday, 8 January 2027	Wednesday, 27 January 2027
1 October 2026 – 31 October 2026	Friday, 5 February 2027	Monday, 8 February, 2027	Thursday, 25 February 2027
1 November 2026 – 30 November 2026	Friday, 5 March 2027	Monday, 8 March 2027	Thursday, 25 March 2027
1 December 2026 – 31 December 2026	Wednesday, 7 April 2027	Thursday, 8 April 2027	Tuesday, 27 April 2027

The winners of the redraw will be notified via email using the same email address used for the survey invite and published on the member-only Outside In Community Member Hub: outsideincommunity.com.au. If there are no prize winner(s) or winner(s) for this Promotion may not be found, this information will be notified to all members of the Outside In Community via outsideincommunity.com.au

Additional Terms and Conditions:

1. Information on how to enter this promotion and prize details form part of these Terms and Conditions of entry (“**Terms**”). Entry into the promotion is deemed acceptance of these Terms.

2. The Promotion commences on the Start Date and ends on the End Date ("**Promotional Period**"). Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. To enter the Promotion, Eligible Entrants must complete to the best of their ability and submit valid survey responses to the survey questions during the Promotional Period ("**Valid Entry**"). Surveys completed outside of the Promotional Period will not be eligible for the prize draw. Non-complete surveys will be deemed an ineligible entry.
4. Directors, officers, management, employees, suppliers (including prize suppliers) and contractors (and the immediate families of directors, officers, management, employees, suppliers and contractors) of the Promoter and of its related bodies corporate, and of the agencies and companies associated with this Promotion, are ineligible to enter. Immediate family means any of the following: spouse, ex-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 first cousin.
5. This is a game of chance, and the Promoter nor any of its affiliates or group members plays no part in determining winners. Three (3) winners are chosen at random during each Entry Period month, with eighteen (18) winners to be selected in total during this Promotional Period for 2026.
6. Location of all the draws will be: Platform One (Australia) Pty Ltd, 351 Pacific Highway, Artarmon NSW 2064 (ABN 18 134 434 736) on the respective Draw Dates by computerised random selection. Entries open and close for each Entry Period on the last day of the calendar month immediately preceding the Draw Date. For example: An entry for the month of January, will be calculated for the days between 1 January 2026 to 31 January 2026. An entry on 1 February 2026 will not be counted until the following month. Non-winning entries will not be entered into any subsequent Entry Period.
7. The first three (3) valid entries drawn in each Entry Period will be the winners of the prizes specified above. The draw conductor may draw additional reserve entries in case an invalid entry or entrant is drawn. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize is determined by chance.
8. Prizes are not exchangeable or redeemable for cash or other goods and services.
9. If any winner elects not to take their prize (or is unable to) or does not take or claim a prize by the time specified by the Promoter, or is unavailable, they forfeit the prize and the Promoter is not obligated to substitute the prize. The Promoter shall not be liable for any Prize that may be lost, stolen, damaged or tampered with in any way before it reaches the winner.
10. The Prize must be taken as stated and no compensation will be payable if a winner is unable to use the Prize as stated. No part of a prize is exchangeable, redeemable for cash or any other prize.
11. The Prize cannot be transferred to any other person unless agreed by the Promoter. If the Prize (or part of the Prize) is unavailable, the promoter, in its discretion, reserves the right to substitute the Prize (or that part of the Prize) with a Prize to the equal value and/or specification, subject to any written directions from a regulatory authority.

12. No entry fee is charged by the Promoter to enter the Promotion. Entry is allowed online and any Promoter is not responsible for any cost by the entrant to access the website or survey via their internet service provider or any other service provider.
13. Each prize will be awarded to the person named in the entry. Any entry that is made on behalf of an entrant or by a third party will be deemed invalid. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner and the entrant may be required to provide valid identification to the Promoter.
14. Entrants consent to the Promoter using the personal information provided in connection with this Promotion for the purposes of facilitating the conduct of the Promotion and awarding any prizes, including to third parties involved in the Promotion and any relevant authorities. In addition to any use that may be outlined in the Promoter's Privacy Policy www.qbe.com.au/privacy, the Promoter including third parties may, for an indefinite period, unless otherwise advised, use the private information for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant.
15. Entry details, including personal information provided by participants, remain the property of the Promoter. The collection and disclosure of personal information provided in connection with this promotion will be handled in accordance with the Promoter's Privacy statement which adheres to the Privacy Act 1988 (Cth) and Australian Privacy Principles.
16. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and State/Territory or postcode of residence.
17. It is a condition of accepting the prize that a winner may be required to sign a legal release or confidentiality document as determined by the Promoter in its absolute discretion, prior to receiving a prize.
18. Any guarantee or warranty given is in addition to any relevant statutory guarantee and warranties and nothing in these Terms restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
19. 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 affected entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion, as appropriate.
20. Except for any liability which cannot be excluded by law, the Promoter will not be liable for any loss of damage whatsoever (including but not limited to indirect or consequential loss) or personal injury which is suffered or sustained in connection with this promotion or as a result of accepting any Prize, including but not limited to: (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; (e) any tax liability incurred by a winner or entrant; or (f) use of the Prize.

21. We're here to help. If you're unhappy with any of our products or services and wish to make a complaint, please let us know by contacting the Customer Relations team on 1300 650 503 (Monday to Friday, 9am – 5pm AEST/AEDT) or visit <https://www.qbe.com/au/about/governance/complaints>