

Terms and Conditions – GT Insurance Participation Promotion

Promotional period – **Thursday 3 September 2026 – Friday 25 September 2026**

1. Information on how to enter the Promotion forms part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these terms and conditions. Entries not made in accordance with these Terms and Conditions will be disqualified.
2. The Promotion commences at **10:00 am** on **Thursday 3 September 2026** and closes at **11:59 pm** on **Friday 25 September 2026** ("Promotion Period"). All times recorded throughout these Terms and Conditions are a reference to AEST.
3. The Promoter is Global Transport & Automotive Insurance Solutions Pty Ltd (ABN 93 069 048 255; AFSL 240714) trading as GT Insurance of Level 11, 141 Walker Street, North Sydney NSW 2060, telephone (02) 9966 8820.
4. Entry into the Promotion is only open to employees, authorised representatives and contractors of Australian insurance brokers who hold a current Australian AFSL, have completed the 2026 Broker Survey, are over 18 years of age and reside in Australia.
5. Employees (and their immediate families) of the Promoter, and employees of any agencies associated with this Promotion, are ineligible to enter the Promotion. 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 first cousin.
6. The Promoter reserves the right to verify the validity of each entry (including an entrant's identity, age and place of residence) and to disqualify any person who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of this Promotion. Further, any contact details provided incorrectly over the telephone or online may be deemed by the Promoter as an invalid entry. 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.
7. Entry into the competition is voluntary. To enter, participants must opt in and complete the survey within the Promotion Period. A participant is only permitted to enter the competition once.
8. There will be **five (5)** prizes awarded in this Promotion. Each prize is valued at **AUD \$500**.
Each winner will have the option to choose **one (1)** of the following:
 - a) An **AUD \$500 JB Hi-Fi Gift Card** for personal use; or

- b) A **AUD \$500 donation** made on the winner's behalf to **SARAH Group (Safer Australian Roads and Highways)**; or
- c) A **AUD \$500 donation** made on the winner's behalf to **Healthy Heads in Trucks & Sheds**.

The total value of the prizes to be awarded in this Promotion is **AUD \$2,500**. If a winner elects to receive a JB Hi-Fi Gift Card, use of the gift card is subject to the terms and conditions issued by JB Hi-Fi Group Pty Ltd (ABN 37 093 114 286) available at [JB Hi-Fi Gift Card Terms & Conditions](#). Any ancillary costs associated with the use of a JB Hi-Fi Gift Card are not included. Any unused balance of a JB Hi-Fi Gift Card will not be awarded as cash.

If a winner elects for a donation, the donation will be made directly by the Promoter to the selected charity. No cash payment, gift card, or alternative prize will be provided to the winner in lieu of the donation. Winners will not receive any tax receipt or tax benefit associated with the donation.

- 9. A draw from all entries received during the Promotion Period will be conducted at **10:00 am on Monday 12 October 2026** at GT Insurance, Level 11, 141 Walker Street, North Sydney, NSW 2060. A representative of the Promoter will conduct a random draw of all entries. The prize winners will be electronically selected at random from a computer-generated listing of entries submitted over the Promotion Period. The first **five (5)** valid entries drawn will be the winners of the prizes. The names of the winners will be published on the Promoter's website (www.gtins.com.au) on **Wednesday 14 October 2026**.
- 10. Each prize winner will be notified in writing and by telephone of their win and the way in which they may claim the prize within two (2) business days of the draw, and no later than 5:00 pm on Wednesday 14 October 2026. Each prize will be sent by courier or any other method agreed between each prize winner and GT Insurance. The Promoter takes no responsibility if the details provided by a prize winner are incorrect or if a prize winner cannot be contacted.
- 11. If a prize winner wishes to claim their prize, they must confirm this by **5:00 pm on Monday 11 January 2027** (being 3 months from the original draw date). If the prize winner fails to do this by the deadline, that prize winner will be deemed to have forfeited the prize.
- 12. If any prize winner forfeits the prize or a prize remains unclaimed, the Promoter will conduct a redraw, following the same procedure as the original draw. The redraw will take place at **11:00 am on Tuesday 12 January 2027** at the same place as the original draw. The name of the prize winner from any redraw will be notified in writing one (1) business day after the redraw date on **Wednesday 13 January 2027** and published on the Promoter's website (www.gtins.com.au) on the same date. If this redrawn prize winner is not eligible, the Promoter will conduct a redraw until the prize is awarded (subject to any further regulatory directions) and the winner will be published on the Promoter's website (www.gtins.com.au).

13. The prizes are not exchangeable and cannot be taken as cash. A JB Hi-Fi Gift Card prize may be transferred to the winner's immediate family but cannot otherwise be transferred to another person. Where a winner elects for a charitable donation in accordance with clause 8, the donation cannot be transferred, exchanged or redeemed for cash or an alternative prize.
14. If a prize or receipt of it incurs a tax liability, the relevant prize winner is liable for payment of such tax. In the event of a dispute, the decision of the Promoter is final and binding and no correspondence will be entered into. If a prize option becomes unavailable for any reason, the Promoter reserves the right, subject to applicable legislation, to substitute that prize or donation with another prize or donation of equal or greater value.
15. To the fullest extent permissible by law, each entrant in the Promotion including without limitation the prize winner, releases the Promoter from any claim, loss, damage, expense (including any claim for legal expenses), cost or charge sustained or in any way incurred by such entrant in connection with the prize or their participation in the Promotion. The Promoter, its related bodies corporate, officers, employees and agents will not be liable for any loss, damage or personal injury whatsoever (including but not limited to direct, indirect, consequential or economic loss) suffered or sustained in by an entrant, or a prize winner in connection with this Promotion, the Promotion of this Promotion, or the use of any prize, except for any liability which cannot be excluded by law. Further, to the fullest extent permitted by law, the Promoter excludes liability for any problems or technical malfunction of any telephone network or lines, computer online systems, servers, or providers, computer equipment, software, technical problems or traffic congestion on the Internet or any website, or any unauthorised intervention, or any combination thereof, including any non-delivery or corruption of entries to the Promoter, injury or damage to participants' or any other person's computer related to or resulting from participation in or down-loading any materials in this Promotion. The use of any automated entry software or any other mechanical or electronic means that allows an entrant to automatically enter into the draw repeatedly is prohibited and will render all entries submitted by that entrant invalid.
16. By entering this Promotion, unless otherwise advised by the entrant, each entrant consents to the retention and use of his/her information by the Promoter. For details about who we are, how we may use your information and what your rights are under the new privacy laws, please see our Privacy Policy, which is available from Global Transport & Automotive Insurance Solutions Pty Ltd trading as GT Insurance at (www.gtins.com.au). Uses may include future promotional, marketing and publicity purposes without any further reference or payment or other compensation to the entrant, or distribution of marketing materials for goods or services in the finance and insurance industries from the promoters or from companies in the finance and insurance industries in which the promoters hold shares.
17. Any cost associated with accessing the promotional website is the entrant's responsibility and is dependent on the internet service provider used.

18. Liability for any tax (other than fringe benefits tax) arising out of participation in this Promotion (including acceptance of a prize) is the sole responsibility of the entrant. Entrants should seek independent financial advice in this regard.
19. 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 the prize.
20. As a condition of accepting the prize, the winner must sign any legal documentation as and in the form required by the Promoter and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.
21. **Privacy Notice:** Entry is conditional on providing the requested personal information. By entering this Promotion, entrants consent to the retention, use and disclosure of entrants' personal information by the Promoter in the following ways:
 - for the purposes of conducting the Promotion and any matter connected to the Promotion;
 - If the entrant is the winner of this Promotion, for publicity purposes in any media for an unlimited period without remuneration, compensation or prior notice to the entrant;
 - In addition to any use that may be outlined above, sending entrants publications and communications about events, promotions, products and services. This includes distributing marketing material for goods and services offered by the Promoter, its related bodies corporate and businesses which have arrangements with the Promoter or its related bodies corporate. By opting in at the time of entry, entrants agree that communications may be sent to them by post, email and SMS.

The Promoter may disclose personal information to third parties for the above purposes, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. For the purpose of conducting this Promotion and sending offers and information to entrants, the Promoter will not disclose the entrant's personal information to entities outside of Australia.

For further details about how we handle personal information and details about how entrants can request access and correction of their information or complain about a

breach of the Australian Privacy Principles, please see our Privacy Policy which is available at www.gtins.com.au. All entries become the property of the Promoter.

Signature:

Paul McLean

Date: 28/08/2026