

Gift Voucher Giveaway

Terms & Conditions

1. By participating in this promotion, you will be deemed to have read and agreed to abide by these Terms and Conditions.
2. Instructions on how to participate in this promotion and other details contained within any advertising material for this promotion form part of these Terms and Conditions.
3. The “Gift Voucher Giveaway” (“JB Hi Fi or Harvey Norman”) is being provided by The Capricornian Ltd trading as The Capricornian Bank (“TCB”) of 157 East Street, Rockhampton QLD 4700 ABN 54 087 650 940, AFSL 246780. The Promoter is TCB.
4. The promotion commences on Monday 23th March 2026 at 8.30am AEST and closes on Friday 1st May 2026 at 5.00pm AEST.
5. An individual who takes up one or more new Comprehensive Motor Vehicle, Building, Contents or Landlords Insurance policies through TCB will be given a Gift Voucher for JB Hi Fi or Harvey Norman to the value of \$100. The Gift Voucher will be provided to the policy purchaser 30 days after purchase. Limitation to one Gift Voucher per person. Limitation to one Gift Voucher per policy.
6. You will not be eligible for the giveaway if you are an employee of the Promoter. Pre-existing policies are not eligible for entry. In the event that a pre-existing policy is cancelled and new policy is purchased for the same risk, this is also deemed ineligible for entry.
7. TCB in its sole discretion reserves the right to cancel, suspend, terminate or modify if fraud, technical failures or any other factor beyond its reasonable control adversely affects the promoters ability to conduct the promotion as described in these terms and conditions.
8. The promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook. Disclosure of purchaser information is for the sole use TCB and will not be provided to a third party (including Facebook).
9. Privacy Notice: personal information collected is subject to the Privacy Policy of The TCB which can be obtained from any branch or www.capricornian.com.au.
10. TCB acts under its own Australian Financial Services Licence 246 780 and under an agreement with the insurer, Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance (CGU). Any advice is general advice only and does not take into account your personal circumstances. Consider the Product Disclosure Statement (PDS) and Target Market Determination (TMD) available in branch or from www.capricornian.com.au to see if the product is right for you.