

General Terms & Conditions

1. Entry into the promotion(s) indicates an acceptance and agreement of all these General Terms and Conditions, as well as the terms and conditions below for the promotion(s).
2. General insurance policy terms, conditions and exclusions, and normal underwriting criteria apply.
3. Information on how to enter the promotion(s) and all instructions appearing on printed material or websites produced by FinTel will form part of the General Terms and Conditions for entry into these promotions.
4. To the extent of any inconsistency in the information shown on the printed material or websites, the General Terms and Conditions on fintel.co.nz will prevail.
5. Under the Privacy Act 1993, all individuals have the right to access and correct their personal information held by FinTel. Personal data will not be sold or passed onto third parties.
6. From time to time FinTel may also use your information to provide you with communications updating you on the full range of services it offers. FinTel may get in touch with you, or the mobile number, via SMS, MMS or other technologies. If you do not want to receive this information please let us know at any time by calling FinTel on 0800 801 801, or by emailing unsubscribe@fintel.co.nz
7. Vouchers are not transferable or exchangeable for cash. In the event of unavailability of the voucher, FinTel reserves the right to substitute another voucher of similar value.
8. This promotion(s) is open to all New Zealand permanent residents. However FinTel and TOWER employees, their immediate families and agencies associated with this promotion(s) are ineligible to enter.
9. FinTel's decision regarding eligibility is final, and no correspondence will be entered into.
10. Multiple policy discounts exclude business, travel, boat, health, life and some sections of farm policies, GST, government levies and some Optional Special Benefits. Discounts vary depending on total number/type of insurance policies with FinTel.

Promotion Terms & Conditions of eligibility to apply for a \$40 MTA Petrol Voucher – Purchase a Multiple Policy Offer

11. To qualify for a free \$40 MTA petrol voucher you must purchase a multiple policy package with FinTel.
12. A multiple policy package must consist of two or more FinTel insurance policies.
13. FinTel multiple policy discounts exclude business, travel, boat, health, life and some sections of farm policies, GST government levies and some Optional Special Benefits. Discounts vary on the total number and type of insurance policies with FinTel.
14. You must contact FinTel on 0800 801 801 and obtain a quote directly from FinTel for a multiple policy package, and consequently take out, and pay for, a multiple package with FinTel.
15. You must take out, and pay for, this multiple policy package during the promotional period 11th November 2010 to 30th November 2010.
16. You must comply with FinTel's policy terms, conditions and normal underwriting criteria.
17. This offer does not apply to TOWER Insurance, FinTel, TSB, New Zealand Home Loans or Kiwibank customers.
18. Rules of Entry: If you take out a FinTel multiple policy package during the promotional period you are eligible to apply for a voucher. To claim your voucher you must:
 - At the time of purchase, request the website address for the 'voucher reward' site from the FinTel Sales Consultant or go to www.fintel.co.nz and click on terms and conditions.
 - Fully complete the form (any missing information may result in delays in processing your request).

Send the completed form to:

MTA FinTel Voucher Offer, TOWER Insurance, P O Box 90347, Auckland 1142

- The voucher claim form is to be submitted within 30 days of taking out your multiple policy package with FinTel.
- Please allow up to 21 working days for delivery of the voucher from the date of FinTel receiving both a valid reward form and receipt of payment (whichever is the latter).