

Beforepay Energy & Internet T&C Promoter:

- The Promoter is CIMET Sales Pty Ltd ABN 72 620 395 726. Level 18/570 George Street Sydney, NSW 2000. Beforepay is powered by CIMET.

Promotion Period:

- Promotion available on qualifying Energy plan and/or Internet plan applications made between 22nd April 2025 and 27th May 2025 (“Promotional Period”) and may be withdrawn at any time by Beforepay. BeforePay retain the right to change or alter the terms of this offer.

What is the Offer?

- You (“Customer”) will receive a \$40 Digital Prepaid Mastercard® (“the Card”) when you successfully Switch and stay connected for a minimum of 45 days with your Electricity plan via given link, subject to these Terms and Conditions.
- You (“Customer”) will receive a \$40 Digital Prepaid Mastercard® (“the Card”) when you successfully Switch and stay connected for a minimum of 45 days with your Gas plan via given link, subject to these Terms and Conditions.
- You (“Customer”) will receive a \$40 Digital Prepaid Mastercard® (“the Card”) when you successfully Switch and stay connected for a minimum of 45 days with your Internet plan via given link, subject to these Terms and Conditions.
- This offer is only available to new customers.
- Currently available in NSW, ACT, SA, VIC, parts of QLD, TAS & WA (only Gas). Not available in Ergon Area (QLD), NT and embedded networks or non-quotable meters.
- Internet Offer available only in NBN or Opticom available areas within Australia. This offer is available to new customers.
- Information on how to qualify to receive the Card/s forms part of these Terms and Conditions. Participation in this promotion is considered acceptance of these Terms and Conditions.

Eligibility:

- You must be 18 years or older and an Australian resident. Beforepay may request you to provide a copy of your valid ID for identification purposes.
- You must switch to a qualifying Electricity, Gas, or Internet plan through the specified link - <https://www.beforepay.com.au/compare-and-save>
- Your Internet plan must be activated within 30 days from the date of your application.
- Eligible Recipients will receive the applicable Card/s by email up to 90-120 days after connecting to the relevant plan/s.

- Beforepay, CIMET is not liable if any Customer details supplied are incorrect.
- The Promoter reserves the right, at any time, to verify the validity to receive the Card/s and Customer's information (including the Customer's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the claim process, or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion.
- Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
- When the request for a switch or connection cannot be completed, is unsuccessful, or a request is made for the cancellation of your Electricity Plan and/or Gas Plan within the first 45 days from the date of activation, you will not be eligible to receive any Card. There may be additional fees charged to the Customer by the chosen retailer in these events.
- When the request for a switch or connection cannot be completed, is unsuccessful, or a request is made for the cancellation of your Internet Plan within the first 45 days from the date of activation, you will not be eligible to receive any Card. There may be additional fees charged to the Customer by the chosen retailer in these events.
- If you transfer your service, you may have to pay a cancellation fee to your existing service provider, and there may be other consequences if you end your existing contract early.
- The Mastercard® Digital Gift Card is issued by 545490 Pty Ltd, ABN 83 648 605 225 trading as Karta Co ('Karta') and distributed by 545490 Ops Pty Ltd. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.
- Redemption of the Mastercard® Digital Gift Card is subject to the standard terms and conditions, which can be found at <https://www.karta.com.au/terms-conditions>
- The Mastercard Digital Gift Card requires activation/claim within 30 days from the date of issue.
- Once the Mastercard Digital Gift Card is issued, the Mastercard Digital Gift Card can be accessed by using a code used for verifying the recipient's Karta App and/or during the identification verification check, within 60 minutes of receiving the code.
- If the recipient does not enter the code in time, they can request a new code to be sent.
- The Mastercard Digital Gift card will expire 90 days after activation.
- If the Card is unavailable, the Promoter reserves the right to substitute it for a card with equivalent value, subject to directions from a regulatory authority.
- If the offer is not able to be 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 extent permitted by law: a. to disqualify any individual; or b. to modify, suspend, terminate or cancel the promotion, as appropriate.
- Check your Spam/junk email if you have not received a Mastercard Digital Gift Card in your inbox within 90-120 days after activation of your Energy and/or Internet plan.

- Mastercard Digital Gift Cards are sent via email from rewards@karta.com.au
- This promotion cannot be used in conjunction with any other offer from BeforePay.

Other Important Notes

- **Customer Details:** Ensure your details are correct, as CIMET is not responsible for errors in customer information.
- **Substitution:** If the \$40 Mastercard is unavailable, the promoter may substitute it with a similar-value card.
- **Marketing:** By participating in this offer, you agree that CIMET may send you marketing communications, unless you opt-out by contacting support@cimet.com.au.

Beforepay Terms and Conditions.

- Beforepay will transfer your Electricity plan and/or Gas plan and/or Internet plan request and details to the retailer.
- Beforepay or the retailer may contact you to clarify any details or discrepancies in the information you provided for your Energy plan and/or Internet application.
- CIMET, Beforepay and Karta will not honour the Mastercard Digital Gift Cards, if it is not redeemed within the timeline.
- Mastercard Digital Gift Cards are not transferable, exchangeable, or redeemable for cash.
- CIMET, Beforepay and Karta will not replace, expired, lost, stolen, or deleted Mastercard Digital Gift Cards.
- Please note that we do not compare all brands in the market, or all products offered by all brands.
- If you have any enquiries regarding your Energy plan and/or Internet plan, you can contact us directly at [18000 13000](tel:1800013000) or reach out to us support@billswitch.beforepay.com.au.
- CIMET Terms and Conditions: [CIMET Terms & Conditions](#)
- Beforepay Terms and Conditions: [Terms of Service](#)
- By participating in this promotion, the individual authorises the Promoter to collect, hold, use and disclose their personal information in accordance with Beforepay's privacy policy, including providing such information to third parties such as contractors, service providers, suppliers and where required or authorised by law.
- CIMET Privacy policy can be found at [CIMET Privacy Policy | How We Protect Your Data](#)
- Beforepay privacy policy can be found at [Beforepay | Privacy Policy - we are committed to protecting you](#)
- Beforepay, the retailer may, unless the individual tells us not to use the information to communicate with them by mail or electronically by, for example, email, phone, SMS to issue direct marketing and commercial communications telemarketing calls.
- To opt out of direct marketing access, update, or correct personal information you may contact us at support@cimet.com.au

