

**GENERAL AIRSTAGE DUCTED AIR CONDITIONING SYSTEM – NO DEPOSIT,  
0% INTEREST FOR UP TO 60 MONTHS COOL FINANCE OFFER**

**TERMS AND CONDITIONS**

1. Instructions on how to claim and the offer (“**Offer**”) form part of these Terms and Conditions. Participation in this Offer is deemed acceptance of these Terms and Conditions. Offer is not valid in conjunction with any other offer, unless stipulated otherwise.
2. Claims are only open to Australian residents aged 18 years or over. Employees (and their immediate families) of the Promoter and agencies associated with this promotion are ineligible. “Immediate family” means any of the following: spouse, ex-spouse, de-facto spouse, child or stepchild (whether natural or by adoption), parent, stepparent, grandparent, step grandparent, uncle, aunt, niece, nephew, brother, sister, stepbrother, stepsister or 1st cousin.
3. The purchase of a General Airstage Ducted Air Conditioning System must be made in an individual’s name for their own domestic residence and excludes non-residential applications. Purchases by, for and in the name of trusts, companies, businesses, commercial or residential developers/developments and purchases by builders, sub-contractors, installers/resellers and their immediate family, churches, not-for-profit organisations, sporting clubs and donations are ineligible. The purchaser is considered as the payer of the Eligible Purchase as shown on purchase receipt.
4. **Promotion commences 9:00am AEST on Monday 1<sup>st</sup> June 2026 and ends for purchases at 11:59pm AEST on Wednesday 30<sup>th</sup> September 2026 (“Promotional Purchase Period”).**
5. To be eligible to receive the Offer, the individual must purchase any General Airstage Ducted Air Conditioning System (“**Eligible Purchase**”) from an eligible and finance accredited GENERAL Authorised Partner nationally during the Eligible Promotional Purchase Period, apply for finance at the time of purchase and have the system installed by **5:00pm AEDT on Friday 30<sup>th</sup> October 2026**. Purchase is defined as fully paid for with zero balance owing. For the purpose of this Offer, any General Airstage Ducted Air Conditioning System purchase made via the Cool Finance offer will be considered as paid in full.
6. **Offer is for Cool Finance, no deposit and 0% interest for 12, 24, 36, 48 or 60 months. Claimants may choose a finance term of 12, 24, 36, 48 or 60 months as per the below table. The minimum spend applicable for each finance term is also listed below:**

TERM	MINIMUM FINANCE AMOUNT
12 MONTHS	\$400
24 MONTHS	\$800
36 MONTHS	\$1,100
48 MONTHS	\$1,600
60 MONTHS	\$2,300

7. The Offer is for the Eligible Purchase to be financed with no deposit and 0% interest for either twelve (12), twenty-four (24), thirty-six (36), forty-eight (48) or sixty (60) months, subject to approval of a finance application (“**Offer**”).

8. Credit provided by humm Cards Pty Ltd ABN 31 099 651 877 Australian Credit Licence number 247415, via a humm90 Mastercard Account.

9. Approved applicants only. Fees and charges apply, including a monthly account fee of \$9.95 that applies on account opening. T&Cs and minimum finance amount applies. **For Long Term Interest Free purchases:** Minimum monthly payments must be made by the due date each month, otherwise interest at the humm90 Expired Promotional Rate (currently 28.99% p.a.) applies. **For other purchases:** Up to 110 days interest free and payment holiday can apply (excluding purchases we treat as cash advances), after which minimum monthly payments are required. Interest at the humm90 Purchase Rate (currently 27.30%) applies if purchase amount is not repaid within Interest Free Period or if other Interest Free Criteria are not met. All fees, charges and interest rates are current as at 6 March 2026 and subject to change - see [humm90.com/au](http://humm90.com/au).

10. This Offer is only available from finance accredited GENERAL Authorised Partners.

11. The Promoter reserves the right, at any time, to verify the validity of claims and claimants (including a claimant’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 Offer. 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. The Promoter’s legal rights to recover damages or other compensation from such an offender are reserved.

12. The Promoter’s decision is final, and no correspondence will be entered into.

13. If for any reason the claimant does not take up the Offer by the time stipulated by the Promoter, then the Offer will be forfeited.

14. If this Offer 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 claimant; or (b) to modify, suspend, terminate or cancel the Offer, as appropriate.

**15.** Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia (“**Non-Excludable Guarantees**”). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) 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 the Offer.

**16.** 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 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 tax liability incurred by a claimant; or (e) any finance provided.

**17.** The Promoter collects personal information (“**PI**”) in order to conduct the Offer and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use, and handle PI as set out in its Privacy Policy, which can be viewed at [www.generalairstage.com.au/help-centre/privacy-policy](http://www.generalairstage.com.au/help-centre/privacy-policy). In addition to any use that may be outlined in the Promoter’s Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the claimant. The Privacy Policy also contains information about how claimants may opt out, access, update or correct their PI, how claimants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter. The Promoter will not disclose claimant’s personal information to any entity outside of Australia.

**18.** The Promoter is GENERAL Australia (ABN 55 001 229 554), 1 Telopea Place, Eastern Creek NSW 2766 (“**Promoter**”).

**19.** Credit provided by humm Cards Pty Ltd ABN 31 099 651 877 Australian Credit Licence number 247415.