

Newcastle Permanent “Survey Competition 2024” Promotion

Schedule to Terms and Conditions

Promotion name	“Newcastle Permanent Survey Competition 2024” Promotion
Promoter	Newcastle Permanent, part of Newcastle Greater Mutual Group Ltd (“Newcastle Permanent” or “NGM Group”) ACN 087 651 992 AFSL/Australian credit licence 238273 307 King Street, Newcastle West NSW 2302 Phone 13 19 87 newcastlepermanent.com.au
Promotion period	Start date: Monday 01/01/2024 at 12:01am AEDT End date: Tuesday 31/12/2024 at 11:59pm AEDT
How to enter	To automatically enter the Promotion, an Eligible entrant must fully complete and submit an online Survey (“Survey”) sent to them via email from Newcastle Permanent during the Promotion period.
Eligible entrants	Entry is open to customers of Newcastle Permanent, who meet all of the following criteria at the time of entry: <ul style="list-style-type: none"> – Are aged 18 years or over; – Are a resident of NSW or QLD. Employees and officers of the Promoter are ineligible to enter.
Maximum number of entries permitted	There is a limit of one entry per Eligible entrant.
Prizes	There is one (1) prize to be awarded, consisting of a \$1,000 cash payment. The payment will be paid by electronic transfer by the Promoter to the winner’s nominated bank account. An entrant can win a maximum of one (1) prize. No bonus prizes will be awarded.
Prize value	The prize is valued at \$1,000. The total prize pool value is \$1,000 (AUD).
Prize draws	The prize draw will take place on Tuesday 14 January 2025. The draw method is random electronic selection. The draw will take place at 10:00am AEDT at Newcastle Permanent, 103 Tudor St Hamilton NSW 2303; 307 King St Newcastle West NSW 2302 or remotely. If the draw is scheduled on a non-business day, the draw will be conducted on the following business day. An additional two (2) entries will be chosen at the same time and place as the original draw, as reserve winners in the event the prize is not claimed in accordance with these conditions.
Winner notification	The Promoter will attempt to notify the winner by SMS, email or telephone within 2 days of the draw. The winners’ name will not be published on our website to respect customer privacy.
Prize claim period	The prize winner must claim their prize within 14 business days of being notified as the winner, by confirming receipt of the notification and providing the Promoter with their nominated bank account details. The prize will be paid into the winner’s nominated bank account within 7 business days of claiming their prize.

Redetermination of winners	<p>In the event a prize winner is not eligible to receive the prize, cannot be contacted, does not claim their prize, or returns the prize, they will be taken to have forfeited that prize and the Promoter will award the prize instead to the reserve winner to have been next drawn.</p> <p>If the reserve winner does not claim the prize the process set out in this claim shall be applied again, and so on until the prize has been claimed.</p>
Dispute resolution	<p>Disputes or queries concerning the conduct of this promotion or claiming of a prize can be raised by contacting Newcastle Permanent by phone on 13 19 87, by email at enquiries@newcastlepermanent.com.au, online at newcastlepermanent.com.au, by post or in person by visiting a branch. Newcastle Permanent will endeavour to address any concerns as quickly as possible, and in the event that a matter takes longer than seven (7) days to resolve or investigate, will keep the customer regularly updated. Further information about Newcastle Permanent's feedback, complaints and dispute resolution process can be found on the website at newcastlepermanent.com.au/contact-us/compliments-and-complaints</p>

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1. Information on how to enter and prizes form part of these conditions. Participating in the Promotion is automatic and constitutes acceptance of these Terms and Conditions (including the Schedule). Entries must comply with these conditions to be valid.
2. Although there are no anticipated direct costs relating to receiving a Prize, any taxes (excluding GST) which may be payable because of receiving a prize are the sole responsibility of the winner. Independent financial advice should be sought by the winner with regard to any taxes relating to a prize.
3. If a prize is returned for any reason, the Promoter may, at their sole discretion re-distribute or retain the returned prize.
4. If a prize winner or reserve winner is unable to be awarded their prize, they forfeit that prize, and it may be withdrawn unawarded. In the event a prize winner or reserve winner cannot be found, this result will be published on the Promoter's website.
5. Prizes are not variable or transferable. The Promoter's decision is final and binding, no correspondence will be entered into. The Promoter accepts no responsibility for late, lost or misdirected entries or other communications. Entries will be deemed void if illegitimate, forged, manipulated or tampered with in any way.
6. The Promoter and its related entities shall not be liable for any impairment, defect, performance issue or other characteristic or aspect of any prize nor any loss, damage or injury suffered to person or property (even if caused by negligence) in connection with the competition or as a result of accepting and/or using a prize (including proper use or otherwise), except for any liability which cannot be excluded by law.
7. If for any reason this competition is not capable of running as planned, including (without limitation) due to infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures, vandalism, power failures, tempest, natural disasters, acts of god or nature, civil unrest, strikes or any other cause beyond the control of the Promoter, which corrupt or affect the administration security, fairness, integrity or proper conduct of this competition, then, to the extent permitted by law, the Promoter reserves the right in its sole discretion to cancel, modify or postpone the competition.
8. The Promoter reserves the right to request verification of age, identity, residential address of winners and any other information relevant to entry into or participation in this competition. Verification is at the discretion of the Promoter, whose decision is final.
9. The Promoter reserves the right to disqualify any individual who submits an entry that is not in accordance with these terms and conditions, or who is involved in any way in interfering or tampering with the conduct of this competition. Failure by the Promoter to enforce any of its rights does not constitute a waiver of those rights.
10. By entering this competition, all Entrants warrant they have provided their consent to the use of their personal information as described. If Entrants do not provide this personal information as requested for this competition, the Promoter may not be able to enter the Entrant into the competition or the Entrant may not be able to claim the prize.
11. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event that they are a winner in any media for an unlimited period of time without remuneration for the purpose of promoting this competition (including any outcome) and/or promoting any products manufactured, distributed and/or supplied by the Promoter.
12. The personal information you provide will be used by Newcastle Permanent in accordance with its Privacy Policy. Entrants may opt out of the future use of their personal information by the Promoter, and/or access, change and/or update their personal information, and/or obtain a copy of the Promoter's Privacy and Credit Reporting Policy by contacting the Promoter or online at www.newcastlepermanent.com.au/privacy-policy
13. Facebook, Instagram or any other form of social media may be used to advertise or promote the Promotion. By participating in this Promotion, individuals agree that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook or Instagram, and to completely release Facebook and Instagram from any and all liability relating to the Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Promoter and not Facebook, Instagram, or other social media provider.