

TERMS & CONDITIONS

Schedule to Terms & Conditions of entry

Promotion name	WIN ONE OF TWENTY x \$500 VOUCHERS PROMOTION
Eligible States/Territories	National
Promotion period	Start: 14 December 2020 9:00 AM AEDT End: 25 January 2021 11:55 PM AEDT No entries will be accepted outside this time.
Promoter	Western Union Business Solutions (Australia) Pty Ltd ACN 150 129 749 Level 12, 1 Margaret Street Sydney NSW 2000 Phone: 02 8585 7000
FI Participants	The FI Participants mean each of the following, severally: <ul style="list-style-type: none">• Qudos Bank Limited – From 19 December 2020• Australian Military Bank Limited• Northern Inland Credit Union Limited• Coastline Credit Union Limited• The Capricornian Ltd• Laboratories Credit Union Limited• Illawarra Credit Union Limited• Family First Credit Union Limited• Service One Mutual Limited• DEFENCE BANK LIMITED• AMP Bank Limited• South West Slopes Credit Union Ltd• Orange Credit Union Limited• Warwick Credit Union Limited• Newcastle Permanent Building Society Limited• Police Bank Limited• Maleny Credit Union Limited• Auswide Bank Limited• Heritage Bank Limited• G&C Mutual Bank Limited• WAW CREDIT UNION CO-OPERATIVE LIMITED• POLICE CREDIT UNION LIMITED• Central Murray Credit Union Limited• Police & Nurses Bank Limited• Ford Co-operative Credit Society Limited trading as Geelong Bank• AWA Mutual Limited (AWA) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank)

	<ul style="list-style-type: none"> • THE BROKEN HILL COMMUNITY CREDIT UNION LTD • Credit Union SA Ltd • Fire Service Credit Union Limited
Eligible entrants	<p>Entry to the Promotion is open to Australian residents in all Eligible States/Territories who fulfil the Method of entry requirements.</p> <p>Entrants aged under 18 years must have the written consent of a parent/guardian to enter the Promotion and must provide same to the Promoter or a relevant FI Participant on request.</p> <p>Employees of:</p> <ul style="list-style-type: none"> • the Promoter; • an FI Participant; • suppliers associated with this Promotion (including the competition permit providers, Trade Promotions and Lotteries Pty Ltd (“TPAL”), and prize suppliers), <p>are ineligible to enter the Promotion.</p>
Details of prizes	<p>There is a total of twenty prizes to be won.</p> <p>Eligible entrants have the chance to enter a draw to win one of twenty gift card vouchers (“Vouchers”), each up to the value of AUD\$500.00 (inclusive of GST). The Voucher issuer is True Rewards. Each prize is subject to any terms and conditions as stipulated by the Voucher issuer at https://truerewards.com.au/.</p> <p>Each prize is subject to any terms and conditions as stipulated by the Voucher issuer.</p> <p>Neither the Promoter or any FI Participant are liable for any prize that has been stolen, forged, lost, damaged or tampered with in any way.</p> <p>Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash, subject to any written directions from a regulatory authority.</p> <p>Prior to participation in any event prize, any winner and entrant may be required to sign an indemnity and waiver of liability in favour of the Promoter, an FI Participant and any other involved parties. If an entrant is a minor, the indemnity and waiver of liability must be signed by the entrant’s parent/guardian.</p>
Total number of prizes	20
Total prize value	Total prize pool (inc GST): AUD\$10,000.00

<p>Method of entry</p>	<p>To automatically enter the Promotion, an entrant must, during the Promotion period, send an international payment via a telegraphic transfer or receive an inwards telegraphic transfer payment, through:</p> <ul style="list-style-type: none"> • an FI Participant's branch; or • processed online through the FI Participant's online payment system, <p>but excluding any payments that are sent or received in the Australian denominated currency (AUD) ("Eligible Transaction"). Customers of Qudos Bank Limited who send or receive an international payment prior to 18 December 2020 11:55PM AEDT will not have their relevant transaction included as an Eligible Transaction for the purposes of the Promotion. For the avoidance of doubt, drafts and/or foreign cheques are not Eligible Transactions for the purposes of this Promotion.</p> <p>Each Eligible Transaction must be received in full and credited to a member account of an FI Participant or deducted from a member account of an FI Participant during the Promotion period. Any transaction that falls outside the Promotion period will not be eligible.</p> <p>An entrant can win a maximum of one (1) prize in the Promotion (except SA residents).</p> <p>If a member of an FI Participant does not want to be automatically entered into this Promotion, they must inform the Promoter by email to marketing_anz@westernunion.com or the relevant FI Participant prior to the end of the Promotion period.</p>
<p>Maximum number of entries</p>	<p>Each entrant will receive one entry into the Promotion per Eligible Transaction. Subject to the Method of entry requirements being satisfied, there is no limit to the number of Eligible Transactions that an entrant may make during the Promotion period.</p>
<p>Prize draw</p>	<p>A random prize draw will occur 10:00 AM AEDT on 1 February 2021.</p> <p>Location of draw:</p> <p>Trade Promotions and Lotteries Pty Ltd</p> <p>Level 2, 11 York St</p> <p>Sydney NSW 2000</p>
<p>Notification of winners</p>	<p>Each winner will be notified via email or phone within 2 business days of the Prize draw.</p>
<p>Public announcement of winners</p>	<p>Each winner of a prize will be published here:</p> <p>https://business.westernunion.com/en-au/ by 5 February 2021.</p>

Unclaimed prize draw	<p>A random unclaimed prize draw will occur 10:00 AM AEST on 3 May 2021.</p> <p>Location of draw:</p> <p>Trade Promotions and Lotteries Pty Ltd</p> <p>Level 2, 11 York St</p> <p>Sydney NSW 2000</p>
Notification of unclaimed prize winners	<p>The unclaimed prize winner will be notified via email or phone within 2 business days of the Unclaimed prize draw.</p>
Public announcement of winners from unclaimed prize draw	<p>Each winner of an unclaimed prize will be published here:</p> <p>https://business.westernunion.com/en-au/ by 5 May 2021.</p>
Permit reference	<p>Authorised under</p> <p>SA Permit No.</p> <p>ACT Permit No.</p>

Terms & Conditions of entry

1. Information on how to enter and prize details form part of these terms & conditions (**Terms of entry**). The Terms must be read in conjunction with the Schedule. The Schedule defines the terminology used in these Terms of entry. Where there is any inconsistency between these Terms and the Schedule, the Schedule prevails. Participation in this Promotion is deemed acceptance of these Terms of entry.
2. Entry is open only to Eligible entrants who satisfy the Method of entry.
3. The Promotion will be conducted during the Promotion period.
4. The Prize is specified in the Details of prizes section of the Schedule.
5. The total prize pool is specified in the Total prize value section of the Schedule.
6. Any prize is valued in Australian dollars unless expressly stated to the contrary.
7. Entrants are advised that tax implications may arise from their prize winnings and they should seek independent financial advice prior to acceptance of their prize(s). The Promoter and each FI Participant accept no responsibility for any tax implications that may arise from accepting a prize. Entrants are responsible for any and all expenses that they incur in entering the competition and they will not be reimbursed regardless of whether or not they win the competition.
8. The entrants must follow the Method of entry during the Promotion period to enter the Promotion. Failure to do so will result in an invalid entry. The Promoter nor the relevant FI Participant will advise an entrant if their entry is deemed invalid.
9. The time of entry will be deemed to be the time the entry is received by the Promoter.
10. The Promoter and each FI Participant accept no responsibility for any late, lost, delayed, incomplete, incorrectly submitted, corrupted, illegible or misdirected entries, claims or correspondence whether due to omission, error, alteration, tampering, deletion, theft, destruction, disruption to any communication network or medium, or otherwise including those entries not received by the Promoter for any reason. The Promoter and each FI Participant are not liable for any consequences of user error including (without limitation) costs incurred. No correspondence will be entered into.
11. The prize(s) will be awarded to the valid entrant(s) drawn randomly in accordance with the Prize draw details. The Promoter may draw additional reserve entries (and record them in order). In the event of an invalid entry or an ineligible entrant, or if the entrant is ineligible to accept the prize, the prize will be awarded to the first reserve entry drawn. If the prize cannot be awarded to the entrant drawn, the Promoter will then continue this process until the prize is awarded.

12. A winner does not need to be present at the draw unless expressly stated to the contrary.
13. The winner(s) will be notified in accordance with the Notification of winners and Notification of unclaimed prize winners (if applicable) sections of the Schedule. Notification to winners will be deemed to have occurred on the later of the time a winner receives actual notification from the Promoter or two business days thereafter. The notification will include details about how the prize(s) can be claimed.
14. Neither the Promoter nor an FI Participant take any responsibility where they are unable to contact a winner who has not provided correct or complete contact details. If an entrant's contact details change during the Promotion period, it is the entrant's responsibility to notify the Promoter and the relevant FI Participant. A request to modify any entry information should be directed to the Promoter at marketing_anz@westernunion.com.
15. It is a condition of accepting the prize that a winner must comply with all the conditions of use of the prize and the prize supplier's (without limitation, the Voucher issuer) requirements. The prize must be taken as stated and no compensation will be payable if a winner is unable to use the prize as stated.
16. Each winner's name and State/Territory of residence will be published in accordance with the Public announcement of winners section of the Schedule (if applicable).
17. If the prize has not been claimed by the Unclaimed prize draw time and date and subject to any written directions from a State lottery agency, the Promoter may conduct an Unclaimed prize draw in accordance with the Unclaimed prize draw section of the Schedule (if applicable). In the event the Unclaimed prize draw takes place, the Promoter will attempt to contact a winner of the Unclaimed prize draw in accordance with the Notification of unclaimed prize draw section of the Schedule, and if applicable, the name and State/Territory of residency of any winner of the Unclaimed prize draw will be published in accordance with the section of the Schedule entitled Public announcement of winners from unclaimed prize draw. If a prize is no longer available or it is unfeasible to award, the Promoter may substitute the prize with a prize of higher or equal value subject to any written directions from a regulatory authority. The Promoter is not allowed to deduct any administrative costs associated with provision of the prize.
18. To the greatest extent permitted by law, the Promoter and each FI Participant exclude all warranties, representations or guarantees (**Warranties**) regarding the Promotion and any prizes, including any Warranties which may have been made in the course of advertising or promoting the Promotion. The conduct of the Promotion or the supply of prizes may involve third parties (without limitation, the Voucher issuer), and the Promoter and each FI Participant make no Warranties and disclaim all liability in connection with any such third parties, their acts or omissions. By entering the Promotion, an entrant releases and indemnifies the Promoter and each FI Participant and each of their related bodies corporate (including the officers, employees

and agents of each) from and against all actions, penalties, liabilities, claims or demands the entrant may have against the Promoter or an FI Participant or that the Promoter or an FI Participant may incur for any loss or damage which is or may be suffered or sustained as a direct or indirect result of an entrant entering or participating in the Promotion or winning or failing to win a prize, or using or permitting any other person to use the prize, except for any liability which cannot be excluded by law or which would cause any part of this clause to be void or unenforceable.

19. If despite the foregoing clause, the Promoter or an FI Participant incurs a liability to an entrant under any law which implies a Warranty into these Terms of entry which cannot legally be excluded, the Promoter's or an FI Participant's liability in respect of the Promotion is limited, in the Promoter's discretion, to either resupplying such goods or services as form part of the Promotion, or paying the cost of resupplying those goods or services.
20. Without limiting any of the foregoing, in no circumstances will an entrant or the Promoter or an FI Participant have any liability to the other for any loss or damage suffered which is indirect or consequential in nature, including without limitation any loss of profit, loss of reputation, loss of goodwill, loss of business opportunity or for any personal injuries suffered or sustained, as a result of entering this Promotion, except for any liability which cannot be excluded by law.
21. The Promoter and each FI Participant and their associated agencies and companies will not be liable for any delay, damage, or loss in transit of prizes.
22. The Promoter may in its absolute discretion not accept a particular entry, may disqualify an entry, or cancel the entire Promotion at any time without giving reasons and without liability to any entrants, subject to any written directions from a regulatory authority. Without limiting this, the Promoter reserves the right to verify the validity of entries, prize claims and entrants and to disqualify any entrant who submits an entry or prize claim that is misleading or not in accordance with these Terms of entry or who manipulates or tampers with the entry process. In the event that a winner breaches these Terms of entry, the winner will forfeit the prize in whole and no substitute will be offered. Verification is at the discretion of the Promoter, whose decision is final. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
23. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash, subject to any written directions from a regulatory authority. Where a prize is unavailable for any reason, the Promoter may substitute the prize for another item of equal or higher value subject to any written directions from a regulatory authority. The Promoter accepts no responsibility for any variation in prize value (including between advertising of the Promotion and receipt of the prize). To redeem the prize, the Voucher must be redeemed within the guidelines of the Voucher issuer. The prize is subject to any terms and conditions as stipulated by the Voucher issuer to be notified to an entrant. As at the commencement of the Promotion period,

the nominated Voucher issuer is True Rewards. Each prize is subject to any terms and conditions as stipulated by the Voucher issuer at <https://truerewards.com.au/>.

24. In the case of the intervention of any outside act, agent or event which prevents or significantly hinders the Promoter's or an FI Participant's ability (or that of a third-party involved with the Promotion) to proceed with the Promotion on the dates and in the manner described in these Terms of entry, including but not limited to vandalism, natural disasters, acts of God, civil unrest, strike, war, act of terrorism, disease, epidemic or pandemic, the Promoter's and each FI Participant's obligations in respect of the Promotion will be suspended for the duration of the event and, in addition, the Promoter may in its absolute discretion cancel the Promotion and recommence it from the start on the same conditions, subject to approval of the relevant authorities.
25. Entrants agree that the Promoter and the relevant FI Participant can use personal information provided in connection with this Promotion for the purposes of facilitating the conduct or marketing of the Promotion and the awarding of any prizes, including to the Voucher issuer involved in the Promotion and any relevant authorities.
26. The collection and disclosure of personal information provided in connection with this promotion will be handled in accordance with the Promoter's Privacy statement which adheres to the *Privacy Act 1988* (Cth) and Australian Privacy Principles.
27. The Promotion and these Terms of entry will be governed by the law of the State or Territory in which the Promoter ordinarily resides. Entrants accept the non-exclusive jurisdiction of courts and tribunals of that State or Territory in connection with disputes concerning the Promotion.
28. Facebook, YouTube, Instagram, Snapchat or any other form of social media may be used to advertise or promote the Promotion. By entering the Promotion, entrants agree that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, YouTube, Instagram, Snapchat or social media provider; and to release Facebook, YouTube, Instagram, or Snapchat or other social media provider from all liability in relation to this Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Promoter and not Facebook, YouTube, Instagram, Snapchat or other social media provider.