



Newcastle Permanent Building Society

'Switched from a major bank' survey competition – WIN \$500

Terms and Conditions

1. Information on how to enter and prizes form part of these conditions. By participating, Entrants acknowledge having read and understood these conditions and agree to be bound by these conditions. Entries must comply with these conditions to be valid.
2. Entry is open only to members of Newcastle Permanent Building Society Limited ("Newcastle Permanent" or "Promoter") identified in the "Switched from a major bank Survey" who are residents of New South Wales and are 18 years or over. Employees and their immediate families of the Promoter and its agencies associated with this competition are ineligible to enter.
3. To enter Entrants must, during the Entry Period, complete and submit 'Switched from a major bank' survey in the invitation sent to their registered email address. Limit of one entry per Member. Entries must be received by the Promoter during the Entry Period. Entries received after that period will not be accepted.
4. The competition commences at 00.01 AEST on Friday 21 September 2018 and closes at 23.59 AEST on Friday 28 September 2018 ("Entry Period").
5. The random draw will take place at 12.00 AEST on Friday 5 October 2018 at Newcastle Permanent, 307 King Street, Newcastle West, NSW 2302. The first valid entry drawn will receive the prize.
6. There is one (1) prize which consists of \$500AUD, which will be deposited into an existing Newcastle Permanent account in the winner's name. Total RRP value of prizes = \$500AUD. All taxes (excluding GST) which may be payable as a consequence 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.
7. Terms and Conditions for Newcastle Permanent accounts and identification procedures are applicable to each winner. These Terms and Conditions are available at newcastlepermanent.com.au or by calling 13 19 87.
8. The winner will be notified by telephone within 2 working days of the draw. The name of the winner will be published on Tuesday 9 October 2018 on the Promoter's website newcastlepermanent.com.au.
9. If necessary a second chance draw will be held on Friday 4 January 2019 at the same time and place as the original draw in order to distribute any unclaimed prize. The prize winner will be notified by telephone within 2 working days of the draw. The name of the prize winner will be published on Tuesday 9 October 2018 on the Promoter's website newcastlepermanent.com.au. In this event, if the prize winner is also unable to be contacted or fails to accept their prize within three months of the draw date, then that prize may be withdrawn unawarded.
10. Prizes are not variable or transferable. Prizes are not redeemable for cash. 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. All electronic entries are deemed to be received at the time of receipt of the entry into the competition database, and not the time of transmission by the Entrant. Entries will be deemed void if illegitimate, forged, manipulated or tampered with in any way.
11. In the event that any prize (or part of any prize) becomes unavailable for reasons beyond the Promoter's control, the Promoter may substitute a prize (or the relevant part of the prize) with a prize of equal or greater value.
12. 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.
13. 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.
14. 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. 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.
15. 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.

16. All entries become the property of the Promoter. Details from entries will be collected and used for the purpose of processing and conducting this competition (which may include disclosure to third parties). 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. In addition, by entering this competition Entrants warrant they have provided their consent so the Promoter may use their personal information (including their email address or telephone number), or disclose it to other organisations that may use it, in any media for future promotional, marketing and publicity purposes, including to obtain, analyse and formulate segmentation or commercial profiling of Entrants, without any further reference or payment to the Entrant. 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 Policy by contacting the Promoter. A copy of the Promoter's Privacy Policy is also available at newcastlepermanent.com.au

17. The Promoter is Newcastle Permanent Building Society Limited ("NPBS") ACN 087 651 992, 307 King Street, Newcastle West NSW 2302, phone 13 19 87.

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