



# Newcastle Permanent Building Society July 2019 Digital Newsletter Visa Promotion – Your chance to WIN \$5,000 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 customers of Newcastle Permanent Building Society Limited (“Newcastle Permanent” or “Promoter”) who are residents of New South Wales and are 18 years or over. Entrants must be the Account Owner of a current Newcastle Permanent account with a Value+ Credit Card or Visa Debit facility. Business+ Credit Cards are excluded from the competition. Employees and their immediate families of the Promoter and its agencies associated with this competition are ineligible to enter.
3. The competition commences at 00.01 AEST on Monday 1 July 2019 and closes at 23.59 AEST on Saturday 31 August 2019 (“Entry Period”).
4. To go in the draw Entrants must, during the Entry Period, use their Newcastle Permanent Value+ Credit Card or Visa Debit card to complete five (5) valid Visa transactions, in Australia or overseas, including:
  - > selecting the ‘credit’ option for a valid transaction when making a purchase at a Point of Sale (POS) terminal, in store; or
  - > undertaking a valid Visa contactless transaction (Visa payWave at a contactless terminal); or
  - > completing an e-commerce transaction (online purchase) using electronic equipment to purchase goods/services.

Every five (5) qualifying transactions undertaken throughout the Entry Period will give the Account Owner one (1) entry into the draw. Limit of entries is capped at 20 per customer (*which equates to a Newcastle Permanent account owner and/or their authorised cardholder(s) using either their Newcastle Permanent Value+ Credit or Visa Debit card for transactions as outlined above 100 times within the Entry Period*).

This information does not take into account your objectives, financial situation or needs. Therefore, before acting on it, you should consider its appropriateness (having regard to your personal circumstances). Entrants should consider the Terms and Conditions relating to their account. Fees and charges may apply.

Entries must be received by the Promoter during the Entry Period. Entries received after that period will not be accepted.

In the event the account is jointly held the Promoter reserves the right at their discretion to restrict or award the prize to any one or more of the owners of the account but their obligations to the Promoter in relation this prize, this competition and these entry conditions are joint and several.

5. The random draw will take place at Newcastle Permanent, 307 King Street, Newcastle West, NSW 2302 at 12.00 AEST on Monday 9 September 2019. The first valid entry drawn will receive a prize.
6. There is one (1) prize consisting of AU\$5,000 which will be deposited into an existing Newcastle Permanent account in the winner's name.

Total RRP value of prize = AU\$5,000

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 the winner. These Terms and Conditions are available at [newcastlepermanent.com.au](http://newcastlepermanent.com.au) or by calling 13 19 87.
8. The winner will be notified by telephone within 2 days of each draw. The name of the winner will be published on Wednesday 11 September 2019 on the Promoter's website [newcastlepermanent.com.au](http://newcastlepermanent.com.au).
9. If necessary a second chance draw will be held on Monday 9 December 2019 at the same time and place as the original draw in order to distribute the unclaimed prize. The prize winner will be notified by telephone within 2 days of the draw. The name of the prize winner will be published on Wednesday 11 December 2019 on the Promoter's website [newcastlepermanent.com.au](http://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. 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 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.
13. 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.
14. 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.
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](http://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.  
Authorised under NSW Permit number: LTPS/19/34569