



Newcastle Permanent Building Society

Name our newsletter competition 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 residents of New South Wales that have an open account with Newcastle Permanent. 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 Promotional Period, provide one suggestion to rename the newsletter by emailing it to newsletterfeedback@npbs.com.au.
4. Limit of one entry per person. Entries must be received by the Promoter during the Entry Period. Entries received after that period will not be accepted.
5. The competition commences at 00.01am AEDT on Friday 12 October 2018 and closes at 11.59pm AEDT on Monday 12 November 2018 ("Promotional Period").
6. Judging will take place at 10.30am AEDT on Friday 16 November 2018 at 307 King Street Newcastle West NSW 2302.
7. This competition is a game of skill. Chance plays no part in determining the winner. All entries will be judged individually on their merits based on originality and creativity.
8. The judges will determine the best entry and award the winning prize.
9. There is one prize which consists of \$500. The winner will receive \$500 deposited into their Newcastle Permanent account.

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.
10. Terms and Conditions for Newcastle Permanent accounts, loans, credit facilities and identification procedures are applicable to each winner.
11. The winner will be notified by telephone within 2 days of the draw. The name of the winner will be published on Friday 16 November 2018 on the Promoter's website newcastlepermanent.com.au
12. If necessary a second chance draw will be held on Thursday 17 January 2018 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 days of the draw. The name of the prize winner will be published on Thursday 17 January 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.
13. Prizes are not variable or transferable. Prizes are not redeemable for cash. The judge'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.
14. 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.
15. 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.
16. 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.
17. 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.