



Newcastle Permanent Building Society

“Register for Electronic Communications to win \$2,000”

Customer Promotion. 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 only open to residents of New South Wales that hold a current Newcastle Permanent Building Society (the “Promoter” or “NPBS”) account and receive correspondence by post at the time of entering this competition. Entrants must be over the age of 18. Employees and their immediate family of the Promoter and the agencies associated with this competition are ineligible to enter.
3. To enter, a NPBS customer (“Entrant”) must, during the Promotional Period, opt-in to receive electronic communications on all available correspondence by either calling the Customer Contact Centre on 13 19 87, attending a NPBS branch or by registering via their NPBS Internet Banking account.
4. Entries are limited to one per customer.
5. The competition commences at 02.00pm AEST on **Wednesday 1 May 2019** and closes at 11.59 pm AEST on **Friday 2 August 2019** (“Promotional Period”).
6. The random draw will take place at 12.00pm AEST on **Wednesday 7 August 2019** at Newcastle Permanent Building Society 307 King St, Newcastle West, NSW 2302. The first valid entry drawn will receive a prize.
7. There is one (1) prize, consisting of a: **AU\$2,000** deposit into a NPBS account in the prize winner's name. Total RRP value of prize = **\$2,000**. All taxes (excluding GST) which may be payable as a consequence of receiving the prize is the sole responsibility of the winner. Independent financial advice should be sought by the winner with regard to any taxes relating to the prize.
8. The winner will be notified by telephone on **Friday 9 August 2019**. The name of the winner will be published **Monday 12 August 2019** on the Promoter's website newcastlepermanent.com.au If necessary a second chance draw will be held on **Thursday 7 November 2019** at the same time and place as the original draw 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 **Tuesday 12 November 2019** 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.
9. The prize is not variable or transferable. The prize is 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. Entries will be deemed void if illegitimate, forged, manipulated or tampered with in any way.
10. 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.
11. 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.
12. 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.
13. 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.
14. 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.
15. 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
16. The Promoter is Newcastle Permanent Building Society Limited (“NPBS”) ACN 087 651 992 of 307 King Street, Newcastle West NSW 2302, phone number 13 19 87.

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