



Newcastle Permanent Building Society

Saving for Something Special Competition

Game of Skill 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 the Newcastle Permanent Building Society Limited ("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 complete the competition entry form including a response to the following question: "In 50 words or less, please tell us what you are saving for and why you chose Newcastle Permanent to help reach your savings goal."
4. Entries must be received by the Promoter during the Entry Period. Entries received after that period will not be accepted.
5. Limit of one entry per person.
6. Entrants must be an account owner of an open Newcastle Permanent Online Savings Account, Smart Saver Account or Special Monthly Interest Account to enter the competition.
7. The competition commences at 12:00 am AEDT on 01 March 2020 and closes at 12pm AEST on 30 April 2020 ("Entry Period").
8. Judging will take place at 12:00 pm AEST on 7 May 2020 at 307 King Street Newcastle West NSW 2302.
9. This competition is a game of skill. Chance plays no part in determining the winner(s). All entries will be judged individually on their merits based on details of the entrants savings goal/s and answer to why Newcastle Permanent was chosen to help reach savings goals. The best 2 entries will be allocated to 1st Place (major prize) and 2nd place (minor prize) as determined by the judges.
10. There are two (2) prizes which will consist of:
 - a) A major prize amount of \$5,000 paid into an existing Newcastle Permanent savings account in the winner's own name; OR
 - b) A minor prize amount of \$2,500 paid into an existing Newcastle Permanent savings account in the winner's own name.Total RRP value of prize = \$7,500
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.
11. Terms and Conditions for Newcastle Permanent accounts, loans, credit facilities and identification procedures are applicable to each winner.
12. The winner will be notified by telephone within 2 days of the judging. The name(s) of the winner(s) will be published on 11 May 2020 on the Promoter's website newcastlepermanent.com.au.
13. If the prize winner is unable to be contacted or fails to accept their prize within three months of the draw date, then that prize may be withdrawn unawarded.
14. Answers and Entrants names provided in this competition may be used as a customer testimonial on the Promoter's website newcastlepermanent.com.au, social media platforms and/or marketing material.
15. The Promoter may use information gathered in this competition to contact entrants for any future marketing opportunities.
16. 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.
17. 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.
18. 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.

19. 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.
20. 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.
21. If the prize winner is under the age of 18 years then the Promoter reserves its rights in its absolute discretion to award the prize to the winner's parent or guardian and/or require that parent or guardian and/or child to execute such acknowledgement, indemnity and release as the Promoter reasonably requires arising from this circumstance.
22. Entrants consent to the Promoter using their name, likeness, image, response/ submission 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.
23. 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.
24. The Promoter is Newcastle Permanent Building Society Limited (ACN 087 651 992) 307 King Street, Newcastle West NSW 2302, phone 13 19 87.