

Newcastle Permanent Building Society

“Deposit for your chance to WIN 1 of 5 \$500 Cash Prizes” Customer Promotion May 2021 Terms and Conditions

- 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.
- The promoter is Newcastle Permanent Building Society Limited ACN 087 651 992, 307 King Street, Newcastle West NSW 2302, phone 13 19 87 (“NPBS”).
- Entry is open to residents of NSW aged 18 years and over who are existing customers of NPBS identified in the “Deposit for your chance to Win” customer competition email or letter. Employees, and their immediate families, of NPBS and its agencies associated with this competition are ineligible to enter.
- The competition commences at 00.01 AEST on Friday 21 May 2021 and closes at 23.59 AEST on Wednesday 30 June 2021 (“Competition Period”).
- To enter to the competition, the Entrant must, make one deposit into their NPBS account(s), of any amount via any method, during the Entry Period. Each deposit will earn one entry into the draw. Interest credited to the account is excluded. Entries are limited to 100 per eligible per Entrant. Interest credited to the account is not an eligible transaction.
- Entries must be received by NPBS during the Competition Period. Entries received after that period will not be accepted. Where qualifying transactions are made on an account that is jointly held, NPBS reserves the right at its discretion to restrict or award the prize to any one or more of the account owners who otherwise satisfy the entry conditions. The account owners’ obligations to NPBS in relation the prize, this competition and these entry conditions are joint and several.
- Terms and Conditions for NPBS accounts, services, and identification procedures are applicable and are available at newcastlepermanent.com.au or by calling 13 19 87.
- There are five (5) prizes each consisting of one (1) AU\$500 deposit into an existing NPBS account in the winner’s name(s).
Total RRP value of prizes = AU\$2,500
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.
Limit of one prize per entrant.
- The random draw will take place at Newcastle Permanent, 307 King Street, Newcastle West, NSW 2302 at 12.00 AEST on Wednesday 07 July 2021. The first five (5) valid entries drawn will receive a prize. No bonus prizes will be awarded.
- The winners will be notified by telephone within 2 days of the draw. The names of the winners will be published on Friday 09 July 2021 on NPBS’s website newcastlepermanent.com.au.
- Each winner must claim their prize within 7 working days after being notified as a winner, by nominating their preferred Newcastle Permanent account number to receive the Prize deposit. Prizes will be deposited to the account by 31 July 2021. If a prize is returned for any reason, NPBS may, at their sole discretion, re-deliver, re-distribute or retain the returned prize.
- On the Draw Date per clause 9, an additional 5 eligible entries will be drawn as Reserve Winners. In the event a prize is not claimed in accordance with these conditions, the winner will be taken to have forfeited that prize and NPBS will award the prize instead to the Reserve Winner to have been next drawn;
 - NPBS will notify that Reserve Winner by telephone within 2 working days, and will publish their name in the manner described in clause 10; and
 - the first Reserve Winner(s) must claim their prize within 7 working days of being notified.If a Reserve Winner does not claim the prize within 7 working days, or there is no winner or a winner cannot be found, this result will also be published on NPBS’s website, specified in clause 10.
- Prizes are not variable or transferable. NPBS’s decision is final and binding – no correspondence will be entered into. NPBS 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.
- In the event that any prize (or part of any prize) becomes unavailable for reasons beyond NPBS’s control, NPBS may substitute a prize (or the relevant part of the prize) with a prize of equal or greater value.
- NPBS 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 NPBS discretion, whose decision is final. NPBS 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 NPBS to enforce any of its rights does not constitute a waiver of those rights.

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 NPBS, which corrupt or affect the administration security, fairness, integrity or proper conduct of this competition, then, to the extent permitted by law, NPBS reserves the right in its sole discretion to cancel, modify or postpone the competition.
17. Entrants consent to NPBS 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 NPBS.
18. All entries including any intellectual property such as copyright in the content of the entry, become the property of NPBS. 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, NPBS 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 NPBS 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 (including direct 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 NPBS, and/or access, change and/or update their personal information, and/or obtain a copy of the NPBS Privacy Policy by contacting 13 19 87. A copy of NPBS's Privacy Policy is also available at newcastlepermanent.com.au/privacy-policy

19. Disputes or queries concerning the conduct of this promotion or claiming of a prize can be raised by contacting NPBS by phone on 13 19 87, by email at enquiries@npbs.com.au, online at newcastlepermanent.com.au, by post or in person by visiting a branch. NPBS will endeavour to address any concerns as quickly as possible, and in the event that a matter takes longer than seven (7) days to resolve or investigate, will keep the customer regularly updated. Further information about NPBS' dispute resolution process can be found on the website at newcastlepermanent.com.au/contact-us.