



# Newcastle Permanent Building Society Visa 2018 WIN a Car 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. The Promoter is Newcastle Permanent Building Society Limited (“NPBS”) ACN 087 651 992, 307 King Street, Newcastle West NSW 2302, phone 13 19 87.
3. 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 named on a current Newcastle Permanent account with a Value+ Credit Card or Visa Debit card 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.
4. To enter Entrants and/or their authorised cardholder(s) must, during the Entry Period, use their Newcastle Permanent Value+ Credit Card or Visa Debit card by completing a valid Visa transaction equal to or greater than AU\$10.00, 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; or
  - completing a mail order / telephone order transaction 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 Card or Visa Debit card for transactions equal to or greater than AU\$10.00 as outlined above 100 times within the Entry Period*).

Entrants should consider the Terms and Conditions relating to their account. Fees and charges may apply. In the event the account is jointly held the Promoter reserves the right at their absolute 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 to this prize, this competition and these entry conditions are joint and several.

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

5. Terms and Conditions for Newcastle Permanent account, and identification procedures are applicable to each winner. These Terms and Conditions are available at [newcastlepermanent.com.au](http://newcastlepermanent.com.au) or by calling 13 19 87.
6. The competition commences at 00.01 AEDT on Saturday 1 December 2018 and closes at 23.59 AEDT on Thursday 31 January 2019 (“Entry Period”).
7. The random draw will take place at 12.00 AEDT on Tuesday 12 February 2019 at Newcastle Permanent, Level 4, 307 King Street, Newcastle West, NSW 2302. The first valid entry drawn will receive the prize.
8. The prize (Prize) is one (1) MY19 Hyundai Accent Sport 1.6L 6speed automatic 4 door hatch in Chalk White. Prize includes on road costs, third party insurance, 12months registration, dealer delivery charges and stamp duty.  
The prize is valued at \$16,990.00 RRP
9. The Prize is not variable or transferable. Prizes are not redeemable for cash. The Promoter will not be liable for any changes to the value or make up of products offered as a prize
10. Hyundai Motor Company Australia (HMCA) do not receive commissions or profits from this promotion.
11. All ancillary costs or requirements associated with the Prize are the prize winner’s sole responsibility.

12. The Promoter and its agencies and companies associated with this Promotion will take no responsibility for Prizes damaged, lost or stolen in transit.
13. 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 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.
14. The Winner should allow 28 days for the Prize delivery, dependent on availability and delivery timeframes from Hyundai Motor Company Australia (HMCA). The Prize will be available for collection from Kloster Motor Group, Tudor Street, Hamilton NSW 2303, or delivered to an address within New South Wales provided by the prize winner.
15. The winner(s) will be notified by telephone within 2 business days of the draw. The names of the winner(s) will be published on Thursday 14 February 2019 on the Promoter's website [www.newcastlepermanent.com.au](http://www.newcastlepermanent.com.au).
16. If necessary a second chance draw will be held on Monday 13 May 2019 at the same time and place as the original draw in order to distribute any unclaimed prize(s). The prize winner will be notified by telephone within 2 business days of the draw. The name of the prize winner(s) will be published on Wednesday 15 May 2019 on the Promoter's website [www.newcastlepermanent.com.au](http://www.newcastlepermanent.com.au).
17. If for any reason a prize winner does not take the Prize as stipulated by the Promoter, the prize winner will forfeit that Prize and cash will not be awarded in lieu of that Prize.
18. 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 relevant part of the prize) with a prize of equal or greater value.
19. 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.
20. The Promoter is not the manufacturer, wholesaler or retailer of the services constituting the prize nor the distributor or agent in relation to the prize. The prize is subject to the terms and conditions of use of the prize. The Promoter is not responsible or liable for any loss or damage or injury suffered by any winner as a result of the conduct of the issuer. Any issues or claims in relation to the prize should be directed to the supplier of the product or service in question.
21. 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, 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.
22. The Promoter reserves the right to request verification of age, identity, residential address of winner(s) 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 its rights does not constitute a waiver of those rights.
23. 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.
24. 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).
25. This Promotion is authorised under the NSW Permit No. LTPS/18/29866