



Newcastle Permanent Building Society

Summer 2020 \$10K Giveaway Visa Promotion

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.
- 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 of a current Newcastle Permanent account with a Value+ Credit Card or Visa Debit 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.
- There will be one (1) Major Prize and three (3) Minor Prizes:

Prize	Prize Details	AUD Value
Major Prize	1 x \$10,000 deposit into an existing Newcastle Permanent account in the winner's name	\$10,000.00
Minor Prizes	3 x \$2,000 deposit into an existing Newcastle Permanent account in the winner's name(s)	\$6,000.00
TOTAL PRIZE VALUE		\$16,000.00

The total prize pool is valued at AUD\$16,000.00 (including GST).

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.

- The competition commences at 00.01 AEDT on the applicable commencement date and closes at 23.59 AEDT on the applicable closing date for each prize draw tabled below ("Entry Period").

Prize	Entry Period		
Major Prize	Major Prize Sunday 1 December 2019 – Saturday 29 February 2020		
Minor Prizes	Minor Prize One Sunday 1 December 2019 – Tuesday 31 December 2019	Minor Prize Two Wednesday 1 January 2020 – Friday 31 January 2020	Minor Prize Three Saturday 1 February 2020 – Saturday 29 February 2020

- To go in the draw Entrants must, during the applicable Entry Period, use their Newcastle Permanent Value+ Credit Card or Visa Debit card to complete valid qualifying Visa transactions, 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

Prize	Qualifying Criteria
Major Prize	Every twenty (20) qualifying transactions undertaken throughout the Major Prize 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 or Visa Debit card for transactions as outlined above 400 times within the Entry Period).
Minor Prizes	Every one (1) qualifying transaction undertaken throughout the applicable Minor Prize Entry Period will give the Account Owner one (1) entry into the draw. There is no limit on the number of entries into minor prize draws.



Entrants should consider the product Terms and Conditions relating to the account. Fees and charges may apply. This information has been prepared without taking into account your objectives, financial situation or needs. Therefore, before acting on this information, you should consider its appropriateness having regard to these matters and the product terms and conditions. Entries must be received by the Promoter during the applicable Entry Period. Entries received after that period will not be accepted.

In the event the account is jointly held the Promoter reserves the right at their 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 this prize, this competition and these entry conditions are joint and several.

6. Terms and Conditions for Newcastle Permanent accounts, and identification procedures are applicable to the winner. These Terms and Conditions are available at www.newcastlepermanent.com.au or by calling 13 19 87.

7. Minor Prize Draw

There will be three (3) minor draws throughout the promotion. The random draws will take place at Newcastle Permanent, 307 King Street, Newcastle West, NSW 2302 at 18:00 AEDT on dates specified below.

The first valid entry drawn for each Entry Period will receive a prize.

Minor Prize	Draw Date
One	Monday 6 January 2020
Two	Monday 10 February 2020
Three	Monday 9 March 2020

The winner(s) will be notified by telephone within 2 days of each draw. The name of the winner will be published within 2 days of each draw on the Promoter's website www.newcastlepermanent.com.au/tools-and-services/terms-and-conditions#Promotions

8. Major Prize Draw

There will be 1 major prize draw. The random draw will take place at Newcastle Permanent, 307 King Street, Newcastle West, NSW 2302 at 18:00 AEDT on Wednesday 11 March 2020. The first valid entry drawn will receive a prize.

The winner(s) will be notified by telephone within two (2) days of each draw. The name of the winner will be published within two (2) days of each draw on the Promoter's website www.newcastlepermanent.com.au/tools-and-services/terms-and-conditions#Promotions

9. If necessary a second chance draw will be held at the same time and place as the original draw in order to distribute the unclaimed prize(s) tabled below. The prize winner(s) will be notified by telephone within two (2) days of the draw. The name of the prize winner(s) will be published within two (2) days of the second chance draw on the Promoter's website www.newcastlepermanent.com.au/tools-and-services/terms-and-conditions#Promotions. 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.

Prize	Second Chance Draw Date
Minor Prize One	Monday 6 April 2020
Minor Prize Two	Monday 11 May 2020
Minor Prize Three	Tuesday 9 June 2020
Major Prize	Thursday 11 June 2020

10. Prizes are not variable or transferable. Prizes are 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. 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.
11. 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.
12. 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.
13. 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.
14. 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.



15. 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.
16. 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 www.newcastlepermanent.com.au
17. The promoter is Newcastle Permanent Building Society Limited ("NPBS"), 307 King Street, Newcastle West 2302, NSW, phone 13 19 87, ACN 087 651 992
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