



Newcastle Permanent Building Society Christmas Under the Stars Visa Promotion – Your Chance to Win a South Pacific Holiday 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. The competition commences at 00:01 AEDT on Saturday 7 December 2019 and closes at 23:59 AEDT on Friday 17 January 2020 (“Entry Period”).
4. Entry is only open to residents of New South Wales aged 18 years or over. Employees and their immediate families of the Promoter and its agencies associated with this competition are ineligible to enter. Immediate family means spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
5. To enter Entrants must, **during the Entry Period**:
 - attend the Christmas Under the Stars event on Saturday 7 December 2019 (“Event”);
 - receive a promotion flyer at the Event;
 - open a **new** Everyday Account, Basic Access Account or Special Monthly Interest Account (“Eligible Account”) using the promotion code on the promotion flyer; and
 - activate their Visa Debit card linked to their new Eligible Account.Terms and Conditions for Newcastle Permanent accounts and identification procedures are applicable. Entrants should consider the product Terms and Conditions relating to the Eligible Account. These Terms and Conditions are available at newcastlepermanent.com.au or by calling 13 19 87. 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.
6. **Limit of one entry per person.** Existing Everyday Accounts, Basic Access Accounts or Special Monthly Interest Accounts are ineligible to enter.
7. In the event the Eligible 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 Eligible Account but their obligations to the Promoter in relation to this Prize, this competition and these entry conditions are joint and several.
8. Entries must be received by the Promoter during the Entry Period. Entries received after that period will not be accepted.
9. The random draw will take place at 18:00 AEDT on Tuesday 21 January 2020 at Newcastle Permanent, Level 4, 307 King Street, Newcastle West, NSW 2302. The first valid entry drawn will receive the Prize.
10. The prize (“Prize”) is one (1) holiday arranged by Flight Centre Business Travel Newcastle to a South Pacific destination selected by the winner, including:
 - a. Return economy class flights for up to four (4) people from Sydney Kingsford Smith International Airport;
 - b. Return transfers from airport to accommodation at destination;
 - c. 5 nights’ accommodation at the winner’s choice of selected hotels; and
 - d. Daily breakfast.The Prize is valued up to AUD\$5,000 (including GST).
11. The winner must choose dates of travel between 1 February 2020 to 31 July 2020 excluding Australian school holidays and other special event periods (“Travel Period”). Other blackout periods apply. Prize must be redeemed by 30 June 2020.
12. Any extra costs associated with the booking that exceed the maximum AUD \$5,000 allocated spend are the responsibility of the winner and their travel companions (collectively the “travellers”). Flights and accommodation are subject to availability. Travellers are responsible for all other ancillary costs. Flight Centre’s normal booking terms and conditions apply and are available at <https://www.flightcentre.com.au/booking-terms-condition>
13. The prize is only valid for bookings at Flight Centre Business Travel Newcastle, Suite 1, 400 Hunter Street, Newcastle, NSW 2300. Excludes online purchases. Flight Centre Travel Group Limited (ABN 25 003 377 188) trading as Flight Centre (“Flight Centre”). ATAS Accreditation Number A10412. FC1272_050516.
14. 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. Any attempt to resell or auction all or any part of this Prize will result in an immediate cancellation of the Prize. Once the Prize has been booked and confirmed by Flight Centre, the booking is deemed non-transferable and non-changeable.
15. In the event that, for any reason, the winner does not take an element of the Prize at the time stipulated by the Promoter, the winner will forfeit

- then that element of the Prize and cash will not be awarded in lieu of that element of the Prize. Prize cannot be gifted to other persons in lieu of the Prize winner not being able to travel. Travellers must all travel together.
16. The Promoter reserves the right to substitute any component of the Prize for an itinerary of equal value at their discretion. Should the winner not complete all aspects of the itinerary within the Travel Period, the remaining items shall be forfeited without any replacement for their value.
 17. It is the personal responsibility of all/any traveller(s) to, at their own expense:
 - a. consider, and where they consider appropriate, obtain any relevant and suitable travel insurance; and
 - b. ensure that they have valid documentation, including but not limited to, valid passports, visas and health requirements, which meet the requirements of immigration and other government authorities at the destination. Any fines, penalties, payments or expenditures incurred as a result of such documents not meeting the requirements of those authorities will be the sole responsibility of the traveller(s).
 18. All taxes (excluding GST) which may be payable as a consequence of receiving a prize are the sole responsibility of the winner. Any additional spending money, meals, drinks, insurance, taxes, extra accommodation, items of personal nature, inoculations, valid passports, required visas, travel to and from departure point (Sydney), additions to stipulated itinerary and all other ancillary costs are the responsibility of the travellers. Unless expressly stated, all other expenses become the responsibility of the travellers.
 19. 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.
 20. The Prize winner will be notified by telephone within two (2) business days of the draw. The names of the winner will be published on Thursday 23 January 2020 on the Promoter's website <https://www.newcastlepermanent.com.au/tools-and-services/terms-and-conditions#Promotions>
 21. If necessary a second chance draw will be held on Thursday 23 April 2020 at the same time and place as the original draw in order to distribute any unclaimed Prize. The Prize winner will be notified by telephone within two (2) business days of the draw. The name of the Prize winner will be published on Friday 24 April 2020 on the Promoter's website <https://www.newcastlepermanent.com.au/tools-and-services/terms-and-conditions#Promotions>
 22. 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.
 23. 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.
 24. 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.
 25. 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.
 26. 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.
 27. 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.
 28. 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.
 29. This Promotion is authorised under the NSW Permit No. LTPS/19/40271