



Newcastle Permanent Building Society Everyday Account Promotion – WIN 1 of 5 \$1,000 Cash Prizes Terms and Conditions

September 2020

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 new customers of Newcastle Permanent Building Society Limited ("NPBS" or "Promoter"), defined as those individuals who, as at 23.59 AEST on Sunday 6 September 2020:

- > did not have a NPBS customer number; or
- > did not have an open NPBS account in their name.

Entrants must be 16 years or over. Employees, and their immediate families, of the Promoter and its agencies associated with this competition are ineligible to enter.

3. The competition commences at 00.01 AEST on Monday 7 September 2020 and closes at 23.59 AEST on Sunday 13 December 2020 ("Entry Period").

4. Entries and prizes are limited to one per Entrant. Where multiple new Everyday Accounts have been opened by the Entrant during the Entry Period, only valid qualifying transactions made to the first new Everyday Account are eligible.

5. To complete an entry and go in the draw Entrants must, during the Entry Period:

- a) open one (1) new NPBS Everyday Account; and
- b) use that account to make at least one (1) deposit per month throughout the Entry Period from the time of account opening; and
- c) use that account to complete at least five (5) valid withdrawal transactions throughout the Entry Period.

Valid withdrawal transactions include:

- > making a valid purchase at a Point of Sale (POS) terminal; or
- > undertaking a valid contactless transaction (tap and go at a contactless terminal); or
- > completing an e-commerce transaction (online purchase) using electronic equipment to purchase goods/services; or
- > withdrawing cash via ATM, POS terminal or a Newcastle Permanent Building Society Branch; or
- > completing a BPAY® or direct debit transaction.

PayAnyone and OSKO payments made via NPBS Internet Banking or Mobile Banking App are excluded.

Fees and charges debited and interest credited are excluded.

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

Where qualifying transactions are made on an account that is jointly held the Promoter reserves the right at its discretion to restrict or award the prize to any one or more of the owners of the account who otherwise satisfy the entry conditions but the account owners' obligations to the Promoter in relation the prize, this competition and these entry conditions are joint and several.

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

7. There are five (5) prizes consisting of one (1) AU\$1,000 deposited into an existing NPBS account in the winner's name(s).

Total RRP value of prize = AU\$5,000

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.

8. The random draw will take place at Newcastle Permanent, 307 King Street, Newcastle West, NSW 2302 at 12.00 AEST on Wednesday 16 December 2020. The first five (5) valid entries drawn will receive a prize. No bonus prizes will be awarded.

9. The winners will be notified by telephone within 2 days of the draw. The names of the winners will be published on Friday 18 December 2020 on the Promoter's website newcastlepermanent.com.au.

10. In the event there is no prize winner or a prize winner cannot be found, this result will be published on the Promoter's website. If necessary a second chance draw will be held on Tuesday 16 March 2021 at the same time and place as the original draw in order to distribute any unclaimed prize(s). The prize winner(s) will be notified by telephone within 2 days of the draw. The name of the prize winner will be published on Thursday 18 March 2021 on the Promoter's website newcastlepermanent.com.au. 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 and this result will be published on the Promoter's website.

11. Prizes are not variable or transferable. 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.
12. 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.
 13. 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.
 14. 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.
 15. 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.
 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 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.
 17. 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.
 18. 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
 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.
 20. The promoter is Newcastle Permanent Building Society Limited ("NPBS") ACN 087 651 992, 307 King Street, Newcastle West NSW 2302, phone 13 19 87.