

# Newcastle Permanent Building Society - Our Kids Day Out Guessing Competition 2021 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 to residents of New South Wales. Employees and their immediate families of NPBS and its agencies associated with this competition are ineligible to enter.
4. To enter, entrants must, during the Entry Period, visit the NPBS stand at the Our Kids Day Out event, Missingham Bridge Amphitheatre, Kingsford Smith Dr, Ballina NSW 2478 on Sunday 2 May 2021, and guess how many lollies are in the jar and put the completed entry form in to the entry box.  
These actions will give the Entrant one entry into the competition. Limit of one entry per person. There is no entry fee. Entries must be received by NPBS during the Entry Period. Entries received after the end of the Entry Period will not be accepted.
5. The competition commences at 9.00am AEST on 02/05/2021 and closes at 1.00pm AEST on 02/05/2021 ("Entry Period").
6. This is a game of skill. Chance plays no part in determining the winner(s). Any entry that has the correct amount will be awarded a prize. If there are multiple correct answers a prize will be awarded to each winner. All entries will be judged individually based on accuracy, as determined by the judges, and will receive a prize. No bonus prizes will be awarded.
7. Judging will take place on Sunday 02/05/2021 ("Draw Date") at the NPBS stand at the Our Kids Day Out event, Missingham Bridge Amphitheatre, Kingsford Smith Dr, Ballina NSW 2478 at 1.00pm AEST. Entries will be judged by a panel of judges from NPBS.
8. The prize consists of
  - a) A NPBS account of the winner's choice with a bonus \$50 opening balance (in the winner's own name); OR
  - b) A bonus \$50 deposit paid into an existing NPBS account (in the winner's own name); Total RRP value of the prize = \$50
 All taxes (excluding GST) which may be payable as a consequence of receiving the prize are the sole responsibility of the winner. Independent financial advice should be sought by winners with regard to any taxes relating to a prize.
9. Terms and Conditions for NPBS accounts and identification procedures are applicable to the winner and their parent / legal guardian.
10. Prizes are not variable or transferable. Prizes are not redeemable for cash. The judges' decision is final and binding - no correspondence will be entered into. NPBS accepts no responsibility for late, lost or misdirected entries or other communications. Entries will be deemed void if illegitimate, forged, manipulated or tampered with in any way.
11. In the event that any prize (or any part of a prize) becomes unavailable for reasons beyond NPBS control, NPBS may substitute a prize (or the relevant part of the prize) with a prize of equal or greater value.
12. The winner(s) will be notified by telephone within two days of the draw and their name will be published on the NPBS website [newcastlepermanent.com.au](http://newcastlepermanent.com.au)
13. Should NPBS be unable to contact the winner or if the winner is unable to accept or collect their prize within 20 days of notification, then that prize may, at NPBS absolute discretion, be withdrawn unawarded.
14. 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 the discretion of NPBS, 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.
15. Details from entries will be collected and used for the purpose of conducting this competition. 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 NPBS' Privacy Policy available at [newcastlepermanent.com.au](http://newcastlepermanent.com.au)
16. 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](mailto:enquiries@npbs.com.au), online at [newcastlepermanent.com.au](http://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](http://newcastlepermanent.com.au/contact-us).