

'NGM Group Win \$50k' Promotion

Schedule to Terms and Conditions

Promotion name	'NGM Group Win \$50k' Promotion
Promoter	Greater Bank and Newcastle Permanent, part of Newcastle Greater Mutual Group Ltd ('NGM Group') ACN 087 651 992 AFSL/Australian credit licence 238273 307 King Street, Newcastle West NSW 2302 Phone 13 19 87 (Newcastle Permanent) or 13 13 86 (Greater Bank) greater.com.au newcastlepermanent.com.au
Authority number	NSW: TP/01287
Promotion period	Start date: 01/09/2026 End date: 28/02/2027
How to enter	As a new customer To automatically enter the Promotion, an Eligible Entrant who is a new customer must, during the Promotion Period: • Open a new Newcastle Permanent Everyday Account or Greater Bank Access Account ('Eligible Account'); and • Make at least ten (10) Eligible Transactions in a calendar month using their Visa Debit card issued on the Eligible Account. An Eligible Entrant is a new customer if they did not hold an account with Newcastle Permanent or Greater Bank during the six (6) months immediately preceding the opening of the Eligible Account. As an existing customer To enter the Promotion, an Eligible Entrant who is an existing customer must, during the Promotion Period: • Fully complete the online entry form accessed via the email invitation received from Newcastle Permanent or Greater Bank; and • Make at least ten (10) Eligible Transactions (defined below) in a calendar month using their Visa Debit card issued on their Newcastle Permanent Everyday Account or Greater Bank Access Account (Eligible Account). Eligible Transactions An Eligible Transaction is a Visa Debit card purchase of \$5 or more ('Eligible Transaction'). For clarity, this includes: • Purchases using a merchant terminal where credit is selected or using tap and go/contactless, where the transaction is processed on the Visa network; • Online purchases via a merchant's website/app, where the transaction is processed through the Visa network; or • Scheduled payments using the Visa Debit card details.

	Exclusions: The following transactions are not considered an Eligible Transaction: • Excluded goods, services and transactions, based on the merchant's Visa Merchant Category, as listed in clause 2 of these Terms and Conditions. • Incomplete or reversed transactions, as outlined in clause 3 of these Terms and Conditions. Any transactions not processed through the Visa network. This means that payments made via Newcastle Permanent or Greater Bank digital banking or banking app, Pay Anyone, Osko®, BPAY®, PayTo®, cash withdrawals, eftpos and direct debit using account details (i.e. BSB and account number), and transactions that are routed by a merchant through a payment network other than the Visa network are all excluded. Entry allocation Each Eligible Entrant who satisfies the applicable entry requirements will receive one (1) entry for every ten (10) Eligible Transactions completed during a calendar month using a Visa Debit card issued in their name on an Eligible Account. Only whole entries will be awarded. Eligible Transactions that do not make up a complete group of ten (10) Eligible Transactions will not be carried forward to another calendar month. Where an Eligible Account is jointly held, each Eligible Entrant may qualify separately for entries based on Eligible Transactions completed using their own Visa Debit card issued in their name on that Eligible Account. An Eligible Entrant may receive multiple entries during the Promotion Period, including in respect of multiple Eligible Accounts held with both Newcastle Permanent and Greater Bank.
Eligible Entrants	Entry is open to individuals who meet all of the following criteria at the time of the Prize draw: • Are aged 14 years or over; • Are residents of NSW or QLD; • Are an account holder of an Eligible Account; and • Hold a Visa Debit Card issued in their name on that Eligible Account. Business or non-individual entity customers and employees or Officers of the Promoter or any organisation associated with the Promotion are ineligible to enter. Ongoing eligibility To remain eligible to win the Prize, an Eligible Entrant must continue to hold at least one Eligible Account at the time of the Prize draw.
Maximum number of entries permitted	There is no overall limit on the number of entries an Eligible Entrant may receive during the Promotion Period. An Eligible Entrant will receive one (1) entry for every ten (10) Eligible Transactions completed during a calendar month using a Visa Debit card issued in their name on an Eligible Account. Eligible Transactions are assessed separately for each calendar month and will not be carried forward to another calendar month for the purpose of calculating entries. For example: • If an Eligible Entrant completes ten (10) Eligible Transactions during a calendar month on an Eligible Account, they will receive one (1) entry; • If an Eligible Entrant completes fifty (50) Eligible Transactions during a calendar month on an Eligible Account, they will receive five (5) entries; • If an Eligible Entrant completes ten (10) Eligible Transactions in three (3) separate calendar months on the same Eligible Account, they will receive three (3) entries; and • If an Eligible Entrant completes twenty (20) Eligible Transactions during a calendar month on an Eligible Account held with Newcastle Permanent and thirty (30) Eligible Transactions during the same calendar month on an Eligible Account held with Greater Bank, they will receive five (5) entries in total.

Prizes	There is one (1) prize to be awarded, consisting of a \$50,000 cash payment. The payment will be paid by electronic transfer by the Promoter to the winner's nominated Eligible Account in the winner's name. An Eligible Entrant can win a maximum of one (1) Prize. No bonus prizes will be awarded.
Prize value	The Prize is valued at \$50,000. The total prize pool value is \$50,000 (AUD).
Prize draw	The Prize draw will occur on Monday, 8 March 2027. The Prize draw will take place at 1:00pm AEDT at Anisimoff Legal, Level 3, 162 Collins Street, Melbourne VIC 3000, in the presence of an independent scrutineer. The winner will be chosen through a fair and random electronic draw. The first valid entry drawn will win the Prize. Each entry has an equal random chance of winning, with multiple entries providing additional chances. The Promoter will keep records of the draw and share information with regulators if required. The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn. If the draw is scheduled on a non-business day, the draw will be conducted on the following business day.
Winner notification	The Promoter will attempt to notify the winner by SMS, telephone or email within two (2) business days of the draw. The winner's information will only be published with their separate agreement or where required by law or a regulatory authority.
Prize claim period	The prize winner must claim their prize before the re-draw date, by confirming receipt of the notification and providing the Promoter with their nominated bank account details. The prize will be paid into the winner's nominated Eligible Account within 7 business days of claiming their prize.
Re-determination of winners	In the event a prize winner is not eligible to receive the prize, cannot be contacted, does not claim their prize, or returns the prize, they will be taken to have forfeited that prize and a re-draw will take place on Tuesday, 6 April 2027 at the same time and place as the original draw, subject to any directions from a regulatory authority. If the winner selected at the redraw is ineligible, cannot be contacted after reasonable attempts, or does not claim the Prize within the applicable Prize claim period, a further redraw will be conducted on the same basis, subject to any direction from a regulatory authority.
Dispute resolution	Disputes or queries concerning the conduct of this Promotion or claiming of a Prize can be raised by contacting NGM Group by phone on 13 19 87 (Newcastle Permanent) or 13 13 86 (Greater Bank); by email at enquiries@newcastlepermanent.com.au or customervoice@greater.com.au; online at newcastlepermanent.com.au or greater.com.au; or in person by visiting a branch. NGM Group aims to resolve complaints on the spot wherever we can. If we can't provide a resolution on first contact, we'll acknowledge your complaint has been lodged and provide you with a reference number and details of how to contact us about your complaint. If we can't resolve on the spot, we aim to resolve complaints within 5 business days. More information about NGM Group's feedback, complaints and dispute resolution process can be found on our website at newcastlepermanent.com.au/contact-us/compliments-and-complaints or greater.com.au/complaints.

Terms and Conditions

1. Information on how to enter and details of the Prize form part of these Terms and Conditions. The Schedule forms part of these Terms and Conditions. Entry into the Promotion, including automatic entry, is subject to these Terms and Conditions. Entries must comply with these Terms and Conditions to be valid.
2. The following goods, services, and merchant categories are excluded from entry and will not be regarded as an Eligible Transaction:
 - a. 7273 Dating Services
 - b. 5967 Adult Content & Services
 - c. 7995 Gambling and Betting, including Lottery Tickets, Casinos, etc.
 - d. 7800 Government-owned lotteries (US Region only)
 - e. 4829 Money Transfers (including cryptocurrency)
 - f. 6051 Non-Financial Institutions (including cryptocurrency)
 - g. 5813 Drinking Establishments (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
 - h. 5921 Package Stores – Beer, Wine, and Liquor
 - i. 6011 Financial Institutions/Auto Cash (ATM)
 - j. 8651 Political Organisations
 - k. 5993 Cigar Stores and Stands and tobacco products
 - l. 5723 Firearms, antique firearms and ammunition.

The eligibility of a transaction will be determined using the transaction information and merchant category code provided through the Visa payment network. The Promoter is not responsible for how a merchant or its payment provider categorises a transaction.
3. Incomplete, reversed or cancelled transactions will not constitute Eligible Transactions. Transactions made during the Promotion Period must settle within two (2) days after the end of the Promotion Period to qualify as an Eligible Transaction. The Promoter will determine transaction eligibility using the information provided to VisaNet by the merchant and/or its acquiring institution. Only transactions routed through VisaNet will qualify as Eligible Transactions.
4. Entrants under 18 years old must have parental/guardian approval to enter and further, the parent/guardian of the entrant must read and consent to these Terms and Conditions. Parents/guardians may be required by the Promoter to enter into a further agreement as evidence of consent to the minor entering this promotion.
5. There are no anticipated direct costs associated with claiming or receiving the Prize. Any tax liability that may arise in connection with the Prize is the sole responsibility of the winner. Independent financial advice should be sought if required.
6. If a prize winner is ineligible, cannot be contacted after reasonable attempts, does not claim the Prize within the claim period specified in the Schedule, or otherwise forfeits the Prize, the Prize will be forfeited and a redraw may be conducted in accordance with the Schedule, subject to any direction from a regulatory authority. If a Prize remains unawarded following completion of the redraw process, the result will be published on the Promoter's website.
7. The Promoter accepts no responsibility for late, lost or misdirected entries or other communications. Entries that are incomplete, forged, manipulated, tampered with or otherwise not submitted in accordance with these Terms and Conditions may be declared invalid by the Promoter.
8. Nothing in these Terms and Conditions excludes, restricts or modifies any rights or remedies that cannot be excluded, restricted or modified by law ("**Non-Excludable Guarantees**"). Subject to that, the Promoter and its related entities are not liable for any loss, damage or injury suffered by an entrant arising from participation in the Promotion or acceptance of the Prize.
9. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any tax liability incurred by a winner or entrant; or (e) use of / taking of the prize.
10. If, for any reason, this Promotion is not capable of running as planned due to fraud, technical failures, unauthorised intervention, or any other cause beyond the Promoter's reasonable control that affects the administration, security, fairness, integrity or proper conduct of the Promotion, the Promoter may, to the extent permitted by law and subject to any written directions of a regulatory authority, cancel, suspend, modify or postpone the Promotion.

11. The Promoter may require an entrant to verify their identity, age, residential address, account ownership or any other matter relevant to eligibility for the Promotion. To remain eligible to win the Prize, an Eligible Entrant must continue to meet the eligibility requirements set out in the Schedule, including any ongoing eligibility requirements specified in the Schedule.
12. If the winner is under 18 years of age, the Promoter may require the winner's parent or legal guardian to assist with identity verification and prize acceptance before the Prize is awarded.
13. As a condition of accepting the prize, the winner must sign any legal documentation as and in the form required by the Promoter and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form. In the event the winner is under the age of 18, a nominated parent/legal guardian of the winner will be required to sign the legal documentation required under this clause on their behalf.
14. The Promoter may disqualify any entrant whose entry does not comply with these Terms and Conditions or who interferes with, tampers with, or seeks to compromise the fair and proper conduct of the Promotion. Failure by the Promoter to exercise any right under these Terms and Conditions does not constitute a waiver of that right.
15. The Promoter will collect, use and disclose personal information about Eligible Entrants for the purposes of administering the Promotion, verifying eligibility and allocating entries, conducting the draw, contacting and verifying the winner, awarding the Prize, responding to enquiries or complaints, and complying with applicable legal and regulatory obligations. If an Eligible Entrant does not provide personal information reasonably required to administer the Promotion, the Promoter may be unable to enter them in the draw, verify their eligibility or award them the Prize. The Promoter may disclose personal information to service providers engaged to assist with administration of the Promotion where reasonably required for those purposes.
16. The Promoter will handle personal information in accordance with its Privacy and Credit Reporting Policy (Privacy Policy), available at ngmgroup.com.au/privacy. The Privacy Policy explains how an individual may access or correct their personal information or make a privacy complaint.
17. The Promoter may invite the winner to participate in reasonable publicity relating to the Promotion, including publication of the winner's first name, general location and photograph on the Promoter's website, in customer communications or in other promotional materials. Participation is voluntary and will be subject to the winner's separate agreement regarding the information to be used, the intended channels and the period of use. A decision not to participate in publicity will not affect the winner's entitlement to the Prize.
18. The Promoter may publish or disclose information about the winner or the outcome of the Promotion where required by law or a regulatory authority.
19. Where this Promotion is promoted through Facebook, Instagram or other social media platforms, the Promotion is in no way sponsored, endorsed, administered by, or associated with those platforms or their operators, including Meta. By participating in the Promotion, entrants release Facebook, Instagram, Meta and any other social media platform used in connection with the Promotion from any liability arising from or relating to the Promotion. Any information provided by an entrant in connection with this Promotion is provided to the Promoter and not to Facebook, Instagram, Meta or any other social media platform. Any questions, comments or complaints regarding the Promotion must be directed to the Promoter and not to Facebook, Instagram, Meta or any other social media platform.
20. The Promoter's decision is final and no correspondence will be entered into.