

# 'Newcastle Permanent Visa Wellington On A Plate' Promotion

## Schedule to Terms and Conditions

Promotion name	'Newcastle Permanent Visa Wellington On A Plate (VWOAP)' Promotion
Promoter	Newcastle Permanent, part of Newcastle Greater Mutual Group Ltd ("Newcastle Permanent" or "NGM Group") ACN 087 651 992 AFSL/Australian credit licence 238273 307 King Street, Newcastle West NSW 2302 Phone 13 19 87 <a href="http://newcastlepermanent.com.au">newcastlepermanent.com.au</a>
Authority number	NSW: TP/01287
Promotion period	Start date: 18/03/2026 at 12:01am AEDT End date: 31/05/2026 at 11:59pm AEST
How to enter	<p>To enter the Promotion, an Eligible Entrant must, during the Promotion Period:</p> <ul style="list-style-type: none"> <li>– Open a new Everyday Account ("Eligible Account") either online using the campaign code 'VISAVIP' or in branch and mention this offer; and</li> <li>– Make at least two (2) Eligible Transactions (defined below) using their Visa Debit card issued on the Eligible Account.</li> </ul> <p>An Eligible Transaction is a Visa Debit card purchase of \$5 or more ("Eligible Transaction"). For clarity, this includes:</p> <ul style="list-style-type: none"> <li>– Purchases using a merchant terminal where credit is selected or using tap and go/contactless, where the transaction is processed on the Visa network;</li> <li>– Online purchases via a merchant's website/app; or</li> <li>– Scheduled payments using the Visa Debit card details.</li> </ul> <p>An Eligible Transaction does not include the excluded goods, services and transactions in the Merchant Categories listed under clause 2 of the Terms and Conditions. An Eligible Transaction must comply with clause 3 of the Terms and Conditions to be eligible for an automatic entry into the draw.</p> <p>Payments made via Newcastle Permanent Internet Banking or banking app, Pay Anyone, Osko®, BPAY®, PayTo®, cash withdrawals, eftpos and direct debit using account details (i.e. BSB and Account Number) are all excluded.</p>
Eligible entrants	<p>Entry is open to entrants who meet all of the following criteria at the time of entry ("Eligible Entrant"):</p> <ul style="list-style-type: none"> <li>– Are new customers to Newcastle Permanent;</li> <li>– Have not held a Newcastle Permanent account (either solely or jointly) prior to the Promotion Period;</li> <li>– Open an Eligible Account in accordance with "How to Enter" above;</li> <li>– Are aged 18 years or over; and</li> <li>– Are residents of NSW.</li> </ul> <p>Account openings that are incomplete, cancelled, or not fully verified by the end of the Promotion Period will not qualify for entry.</p> <p>Business or non-individual entity customers and employees or Officers of the Promoter or any organisation associated with the Promotion are ineligible to enter.</p>
Maximum number of entries permitted	A maximum of one (1) entry is permitted per Eligible Entrant. A maximum of one (1) prize may be awarded per Eligible Account.

Major Prizes	<p>There are five (5) prizes to be awarded (each a “Major Prize”). Each Major Prize consists of:</p> <ul style="list-style-type: none"> <li>– Return economy flights for two (2) people from the winner’s nearest Australian capital city to Wellington, New Zealand, returning from Queenstown to the winner’s nearest Australian capital city.</li> <li>– Two (2) nights’ accommodation at the QT Wellington;</li> <li>– Tickets for two (2) people to selected premium ticketed events at Visa Wellington on a Plate. Exact events to be determined by Visa AP (Australia) Pty Ltd ABN 20 134 885 564 (Visa AP) in its absolute discretion;</li> <li>– Economy flights for two (2) people between Wellington and Queenstown;</li> <li>– Three (3) nights’ accommodation at the Sherwood Queenstown;</li> <li>– Two (2) one day ski passes for Coronet Peak and The Remarkables, including mountain shuttle transfers;</li> <li>– Return airport to hotel transfers in both Wellington and Queenstown.</li> </ul> <p>Major Prize must be taken between the dates of 1 August 2026 – 31 August 2026 to coincide with the Visa Wellington on a Plate event (exact dates of the Major Prize is to be determined by Visa AP in its absolute discretion).</p> <p>An Eligible Entrant can win a maximum of one (1) Major Prize. No bonus prizes will be awarded.</p>
Major Prize value	<p>Each Major Prize is valued at \$9,200 AUD (may vary based on point of departure). The total prize pool value is \$46,000 (AUD).</p>
Major Prize draws	<p>The Major Prize draw will occur on Tuesday, 9 June 2026. The draw method is random electronic selection.</p> <p>The Major Draw will take place at 1:00pm AEST at Anisimoff Legal, Level 3, 162 Collins Street, Melbourne VIC 3000 on 9 June 2026, in the presence of an independent scrutineer.</p> <p>The Promoter may draw additional reserve entries and record them in order in case an invalid or ineligible entrant is drawn.</p>
Winner notification	<p>The Promoter will attempt to notify the provisional winners by telephone and email within two (2) business days of the draw.</p> <p>The winners’ details (first initial, surname and postcode) will be published online at <a href="http://www.visa.com.au/promotions/vwoap-winners.html">www.visa.com.au/promotions/vwoap-winners.html</a> from 12 June 2026.</p>
Major Prize claim period	<p>Major Prizes must be claimed by 8:00am AEST on 24 June 2026 (for the original winner/s) and 9:00am AEST on 8 July 2026 (for the winner/s of the unclaimed prize draw, if any).</p> <p>The winner/s claim their Major Prize by confirming receipt of the notification and consenting to their personal information being provided to Visa Australia to arrange provision and booking of the Major Prize.</p> <p>Subject to the unclaimed prize draw clause, if for any reason a winner does not take a Major Prize (or an element of the Major Prize) by the time stipulated by the Promoter, then the Major Prize (or that element of the Major Prize) will be forfeited.</p>
Redetermination of winners	<p>If for any reason any Major Prize remains unclaimed by 8:00am AEST on 24 June 2026, the Major Prize(s) will be forfeited and a re-draw will take place at 9:30am AEST on 24 June 2026 at the same place as the original draw, subject to any directions from a regulatory authority.</p> <p>The Promoter will attempt to notify winners (if any) in writing by email or telephone within two (2) business days of the re-draw, and their details (first initial, surname and postcode) will be published online at <a href="http://www.visa.com.au/promotions/vwoap-winners.html">www.visa.com.au/promotions/vwoap-winners.html</a> from 26 June 2026.</p> <p>If an unclaimed prize draw winner does not take their Major Prize by the time specified by the promoter, then the Major Prize will be forfeited.</p>
Dispute resolution	<p>Disputes or queries concerning the conduct of this Promotion or claiming of a Major Prize can be raised by contacting Newcastle Permanent by phone on 13 19 87; by email at <a href="mailto:enquiries@newcastlepermanent.com.au">enquiries@newcastlepermanent.com.au</a>; online at <a href="http://newcastlepermanent.com.au">newcastlepermanent.com.au</a>; or in person by visiting a branch. Newcastle Permanent 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 Newcastle Permanent’s feedback, complaints and dispute resolution process can be found on our website at <a href="http://newcastlepermanent.com.au/contact-us/compliments-and-complaints">newcastlepermanent.com.au/contact-us/compliments-and-complaints</a>.</p>

# ‘Newcastle Permanent Visa Wellington On A Plate’ Promotion

## Terms and Conditions

1. Information on how to enter and prizes form part of these Terms and Conditions. Participating in the Promotion constitutes acceptance of these Terms and Conditions (including the Schedule). Entries must comply with these Terms and Conditions to be valid.
2. The following goods and services, and transactions in the following Merchant Categories are excluded from entry and will not be regarded as an Eligible Transaction:
  - 7273 Dating Services
  - 5967 Adult Content & Services
  - 7995 Gambling and Betting, including Lottery Tickets, Casinos, etc.
  - 7800 Government-owned lotteries (US Region only)
  - 4829 Money Transfers (including cryptocurrency)
  - 6051 Non-Financial Institutions (including cryptocurrency)
  - 5813 Drinking Establishments (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
  - 5921 Package Stores – Beer, Wine, and Liquor
  - 6011 Financial Institutions/Auto Cash (ATM)
  - 8651 Political Organisations
  - 5993 Cigar Stores and Stands and tobacco products
  - 5723 Firearms, antique firearms and ammunition
  - Dangerous articles and prohibited weapons
  - Medical treatment—cosmetic surgery or otherwise similar medical or surgical procedures where the main purposes is improving personal appearance
  - Any goods or services that are illegal to sell in Australia
3. Incomplete transactions and transactions that are reversed or cancelled will be ineligible for entry. For the avoidance of doubt, a transaction is complete when it is settled and transactions made during the Promotion Period must be settled within two (2) days from end of the Promotion Period to constitute an Eligible Transaction. The Promoter will qualify transactions based on the data the merchant / acquirer sends to VisaNet. Only transactions routed via VisaNet will qualify as Eligible Transactions.
4. Where a winning Eligible Entrant holds a jointly held Eligible Account, only one (1) Major Prize will be awarded and the Promoter reserves the right, at its discretion, to award the Major Prize to any account holder of the Everyday Account who satisfies the “How to enter” conditions. However, the account owners’ obligations to the Promoter in relation to the Major Prize, this Promotion, and these entry conditions are joint and several.
5. Spending money, additional meals, any additional airfares (such as any regional or domestic flights to get to a departing Australian Capital City airport), taxes, insurance, transport to and from departure point, any

additional transfers, items of a personal nature, in-room charges and all other ancillary costs are not included. Prize must be taken between 1 August 2026 and 31 August 2026 to coincide with the relevant Visa Wellington on a Plate events (exact dates of the Major Prize is to be determined by Visa AP in its absolute discretion) and is subject to booking availability. Itinerary to be determined by Visa AP in its absolute discretion. Winners and their companions are responsible for ensuring that they have valid passports, and any requisite visas, vaccinations and travel documentation. Winners and their companions must depart from and return to the same departure point and travel together. Frequent flyer points will not form part of the Major Prize. Winners may be required to present their credit or debit card at time of accommodation check-in.

6. The winners and their companions acknowledge that the skiing component of the Major Prize via the Ski Passes (“Activity”) is a dangerous activity that may result in injury or death, and participate at their own risk. Winners and their companions must: (a) attend, undergo and pass any appropriate training, briefings, required medical tests and other requirements of Visa AP and Activity organisers as determined by them in their absolute discretion; (b) not have any heart condition or history thereof, or other medical conditions that would make it dangerous to participate in the Activity; (c) not be under the influence of drugs or alcohol; (d) comply with all directions of Visa AP and Activity organisers at all times; and (e) wear all safety and other equipment required. The Promoter and Activity organisers, in their absolute discretion, at all times reserve the right to: (a) prevent any winner or their companion from participating in the Activity if, at any time, they reasonably believe that the winner or their companion poses a safety risk or for any other reason; and/or (b) cancel the Activity if the conditions are deemed dangerous. If the Activity is varied for any reason beyond the control of Visa AP it may not be rescheduled and no compensation will be offered. Any taxes (excluding GST) which may be payable as a consequence of receiving a Major 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 Major Prize. The Promoter recommends that the winner obtains sufficient travel insurance to suit their circumstances in connection with the prize.

7. The Promoter is not responsible for any cancellation, delay or rescheduling of flights or Visa Wellington On a Plate (VWOAP), and any costs incurred as a result (including, without limitation, accommodation costs) will be the sole responsibility of the winner.

8. The provision of the prize will be managed by Visa AP (Australia) Pty Ltd ABN 20 134 885 564. The provision of flights will be managed by Willett Marketing Pty Ltd ABN 85 051 990 802. The winner must consent to their personal information being provided by the Promoter to Visa for this purpose.

9. If a prize is returned for any reason, the Promoter may, at their sole discretion re-distribute or retain the returned prize.

10. It is a condition of accepting the Major Prize that the winner must comply with all the conditions of use of the Major Prize and the Major Prize requirements. The Major Prize must be taken as stated and no compensation will be payable if a winner is unable to use the prize as stated. The Visa Wellington On a Plate (VWOAP) experience tickets are subject to the event venue and ticket terms and conditions, including any applicable age restriction. The Promoter and event organisers hereby expressly reserve the right to eject any winner (and/or their companion) for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the Major Prize.

11. Major Prizes are not variable or transferable or redeemable for cash, unless otherwise advised. 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 Promotion database, and not the time of transmission by the Eligible Entrant. Entries will be deemed void if illegitimate, forged, manipulated or tampered with in any way.

12. In the event that any Major prize (or part of any Major prize) becomes unavailable for reasons beyond the Promoter's control, the Promoter may substitute Major Prize (or the relevant part of the Major Prize) with a prize of equal or greater value, subject to any directions from a regulatory authority.

13. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). 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 variation in Major Prize value to that stated in these Terms and Conditions; (e) if any Visa Wellington On a Plate (VWOAP) event is delayed, postponed or cancelled for any reason beyond the reasonable control of the Promoter; (f) any tax liability incurred by a winner or Eligible Entrant; or (g) use of a Major Prize / taking of a Major Prize / participation in a Major Prize.

14. The Promoter and its related entities shall not be liable for any impairment, defect, performance issue or other characteristic or aspect of any Major Prize nor any loss, damage or injury suffered to person or property (even if caused by negligence) in connection with the Promotion or as a result of accepting and/or using a Major Prize (including proper use or otherwise), except for any liability which cannot be excluded by law.

15. If for any reason this Promotion 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 Promotion, then, to the extent permitted by law, the Promoter reserves the right in its sole discretion to: (a) to disqualify any entrant; or (b) cancel, modify or postpone the Promotion, subject to any written directions from a relevant regulatory authority.

16. 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 Promotion. 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 Promotion. Failure by the Promoter to enforce any of its rights does not constitute a waiver of those rights.

17. Eligible Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this Promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.

18. As a condition of accepting the Major Prize, the winner and their companion 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.

19. All entries become the property of the Promoter. Details from entries will be collected and used for the purpose of processing and conducting this Promotion (which may include disclosure to third parties). By entering this Promotion, all Eligible Entrants warrant they have provided their consent to the use of their personal information as described. If Eligible Entrants do not provide this personal information as requested for this Promotion, the Promoter may not be able to enter the Eligible Entrant into the Promotion or the Eligible Entrant may not be able to claim the Major Prize. In addition, by entering this Promotion Eligible 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 (including direct marketing) and publicity purposes, including to obtain, analyse and formulate segmentation or commercial profiling of Eligible Entrants, without any further reference or payment to the Eligible Entrant. Eligible 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/privacy-policy](http://newcastlepermanent.com.au/privacy-policy).

20. Facebook, Instagram or any other form of social media may be used to advertise or promote the Promotion. By participating in this Promotion, individuals agree that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook or Instagram, and to completely release Facebook and Instagram from any and all liability relating to the Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Promoter and not Facebook, Instagram, or other social media provider.