



Newcastle Permanent Building Society Limited

Register for Internet Banking and win an iPhone XS Terms and Conditions

- 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.
- Entry is open to residents of New South Wales that hold a current Newcastle Permanent Building Society ("NPBS") account and are 18 years or older. Entrants must not be registered for Internet Banking. Employees and their immediate family of the Promoter and the agencies associated with this competition are ineligible to enter.
- To enter a NPBS member ("Entrant") must, during the Promotional Period, register for Internet Banking by calling the Customer Contact Centre on 13 19 87 or attending a NPBS branch, or registering via the NPBS website.
- Entries are limited to one per member.
- The competition commences at 00.01am AEST on **Monday 01 October 2018** and closes at 11.59pm AEST on **Sunday 01 September 2019** ("Promotional Period").
- The random draw will take place at 12.00 noon AEST on **Friday 06 September 2019** at Newcastle Permanent Building Society 307 King St, Newcastle West, NSW 2302. The first valid entry drawn will receive a prize.
- There is one (1) prize, consisting of an iPhone XS sent to the winning Entrant's address. Total RRP value of prize = **\$1,629**. 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 winners with regard to any taxes relating to a prize.
- The winner will be notified by telephone within 2 business days of the draw. The name of the winner will be published **Tuesday 10 September 2019** on the Promoter's website newcastlepermanent.com.au
- If necessary a second chance draw will be held on **11 December 2019** at the same time and place as the original draw to distribute any unclaimed prize. The prize winner will be notified by telephone within 2 days of the draw. The name of the prize winner will be published on **17 December 2019** 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also unable to be contacted or fails to accept their prize within three months of the draw date, then that prize may be withdrawn unawarded.
- The prize is not variable or transferable. The prize is not redeemable for cash. 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. Entries will be deemed void if illegitimate, forged, manipulated or tampered with in any way.
- 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.
- 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.
- 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.
- 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.
- The Promoter is not the manufacturer, wholesaler or retailer of the goods or services constituting the prize nor the distributor or agent in relation to the prize. The prize is subject to the terms and conditions of Apple. The Promoter is not responsible or liable for any loss, damage, or injury suffered by any winner as a result of the conduct of Apple. Any issue or claims in relation to a prize should be directed to the supplier of the goods and services in question.
- 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.
- 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
- The Promoter is Newcastle Permanent Building Society Limited ("NPBS") ACN 087 651 992 of 307 King Street, Newcastle West NSW 2302, phone number 13 19 87. NSW Permit No. LTPS/18/28157 Apple is not a participant in or sponsor of this promotion. Apple and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries.