



Newcastle Permanent Building Society Singleton Public School Fete Colouring Competition Game of Skill 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. Entry is open to residents of New South Wales who are 12 years and under. Employees and their immediate families of the Promoter and its agencies associated with this competition are ineligible to enter.
3. To enter, entrants must visit the Newcastle Permanent BBQ area at the Singleton Public School Fete on Friday 7 September 2018 and complete the supplied colouring template (competition entry form) during the Entry Period.
Limit of one entry per person.
Entries must be received by the Promoter during the Entry Period. Entries received after the end of the Entry Period will not be accepted.
4. The competition commences at 10am AEST on 07/09/2018 and closes at 2pm AEST on 07/09/2018 ("Entry Period").
5. This competition is a game of skill. Chance plays no part in determining the winner(s). All entries will be judged individually on their merits based on originality, creativity, use of colour and media.
6. Judging will take place on Monday 10/09/2018 at Newcastle Permanent, 113 John Street Singleton NSW 2330 commencing at 9.30am AEST. Entries will be judged by Newcastle Permanent Singleton Branch Manager and Assistant Branch Manager.
7. Two winners will be selected as determined by the judges, one in each age group 5 to 8 and 9 to 12 years of age. Each winner will receive an account from Newcastle Permanent in the amount of \$25.
8. There are two prizes consisting of the choice of either:
 - 1) A Newcastle Permanent Building Society Limited Deposit Account with the awarded prize amount as the opening balance (in the winner's own name); OR
 - 2) The awarded prize amount paid into an existing Newcastle Permanent Building Society Limited Deposit Account (in the winner's own name).Total RRP value of each prize = \$25
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.
9. Terms and Conditions for Newcastle Permanent accounts and identification procedures are applicable to each winner.
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. 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.
11. In the event that any prize (or any part of a 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.
12. The winner will be notified by telephone by 10/09/2018. The name of the winners will be published on 11/09/2018 on the Promoter's website newcastlepermanent.com.au
13. Should the Promoter be unable to contact a selected prize winner within 10 days, or if the prize winner is unable to accept or collect their prize within 20 days of notification by the Promoter, the Promoter may at its absolute discretion assign their prize to a substitute winner. In this event, if the substitute prize winner is also unable to be contacted by the Promoter or fails to accept or collect their prize within 10 days, then that prize may, at the Promoter's absolute discretion, be withdrawn unawarded.
14. 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.
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. Before the prize is awarded, the winner may (at the Promoter's absolute discretion) be required to sign an agreement or Deed to release the Promoter from, and indemnify the Promoter against, any liability arising from the use or participation in the prize. The Promoter may (at its absolute discretion) refuse to award the prize to any winner who fails when requested to sign such release. The exact form of such release is at the Promoter's discretion (acting reasonably).
17. 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 we reasonably require arising from this circumstance.
18. 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.
19. Entrants confirm and promise that their entry is original and does not infringe the intellectual property rights of any third party.
20. By participating, entrants agree that ownership of any intellectual property rights in their entry is assigned to the Promoter. The entrant, or where the entrant is under the age of 18, the entrant's parent or guardian, agrees to sign any further documentation required by the Promoter to effect this assignment. To the extent permitted by applicable law, entrants unconditionally and irrevocably consent to any act or omission that would otherwise infringe any moral rights in any materials submitted as part of their entry and waive all moral rights in such materials.
21. 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.
22. All entries become the property of the Promoter. Submissions cannot be returned. Any details or information contained in the entries submitted will be governed by the Promoter's Privacy Policy. Details from entries will be collected and used for the purposes of conducting this competition (which may include disclosure to third parties for the purpose of processing and conducting the 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, the Promoter may not be able to enter the entrant into the competition, or the entrant may not be able to claim their 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 on 13 19 87. A copy of the Promoter's privacy policy is also available at newcastlepermanent.com.au
23. The Promoter is Newcastle Permanent Building Society Limited (ACN 087 651 992) 307 King Street, Newcastle West NSW 2302, phone 13 19 87.