

'Pay Your Way to the FIFA Women's World Cup 2023™ Finals' Promotion

Schedule to Terms and Conditions

Promotion name	'Pay Your Way to the FIFA Women's World Cup 2023™ Finals' 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 newcastlepermanent.com.au
Authority number	NSW: TP/01287
Promotion Period	Start date: 08/05/2023 at 12:00am AEST End date: 16/06/2023 at 11:59pm AEST
How to enter	To enter the Promotion, an Eligible entrant must register for the Promotion using the entry form available at newcastlepermanent.com.au/visa and make at least five (5) Eligible Transactions during the Promotion period. An Eligible Transaction is a Visa card purchase of any amount. This includes: <ul style="list-style-type: none"> – 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; or – Scheduled payments using the Visa card details. Payments made via Newcastle Permanent Internet Banking or banking app, Pay Anyone, Osko®, BPAY®, cash withdrawals, eftpos and direct debit using account details (i.e. BSB and Account Number) are all excluded. Eligible entrants receive one entry for every five (5) Eligible Transactions made during the Promotion period (only one entry form is needed).
Eligible entrants	Entry is open to customers of Newcastle Permanent, who meet all of the following criteria at the time of entry: <ul style="list-style-type: none"> – Hold an open Newcastle Permanent account; – Have a Visa card issued on the account; – Are aged 18 years or over; and – Are a resident of NSW or QLD. Business or non-individual entity customers and employees or Officers of the Promoter or any organisation associated with the Promotion are ineligible to enter.
Maximum number of entries permitted	Eligible entrants can receive more than one entry, however can win a maximum of one (1) prize.

Prizes	<p>There are two (2) prizes to be awarded. Each prize consists of:</p> <ul style="list-style-type: none"> – One (1) Category 1 double pass to Match 64 of the FIFA Women's World Cup 2023™ Finals at Sydney Olympic Stadium, Sydney NSW on Sunday 20 August 2023 with Match Club hospitality; – Return flights for 2 people to Sydney (from any city in Australia departure); – Transfer to and from the airport and hotel transfers; – Accommodation at a 4 or 5 star hotel in Sydney for 2 people for 1 night on 20 August 2023, including breakfast; – AU\$70 Visa Gift Card per person; and – US\$100 worth of FIFA Women's World Cup 2023™ merchandise, to be selected via the online shop by the winner. <p>An entrant can win a maximum of one (1) prize. No bonus prizes will be awarded.</p>
Prize value	Each prize is valued at up to approximately \$9,870 (may vary based on point of departure). The total prize pool value is A\$19,740.
Prize draw	<p>The prize draw will occur on Friday 23 June 2023.</p> <p>The draw method is random electronic selection.</p> <p>The draw will take place at 12:30pm AEST at Handling Matters, Unit 40, 1-5 Thew Parade, Cromer NSW 2099, in the presence of an independent scrutineer.</p> <p>If the draw is scheduled on a non-business day, the draw will be conducted on the following business day.</p> <p>An additional six (6) entries will be chosen at the same time and place as the original draw, as reserve winners in the event a prize is not claimed in accordance with these conditions.</p>
Winner notification	<p>The Promoter will attempt to notify the winners by SMS, email or telephone within 2 days of the draw.</p> <p>The winners names will not be published on our website to respect customer privacy.</p>
Prize claim period	Each prize winner must claim their prize within 10 business days after being notified as a winner, by confirming receipt of the notification and consenting to their personal information being provided to Visa Australia to arrange provision and booking of the prize.
Redetermination 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 the Promoter will award the prize instead to the reserve winner to have been next chosen. If the reserve winner not claim the prize the process set out in this claim shall be applied again, and so on until the prize has been claimed.
Dispute resolution	Disputes or queries concerning the conduct of this promotion or claiming of a prize can be raised by contacting Newcastle Permanent by phone on 13 19 87, by email at enquiries@newcastlepermanent.com.au , online at newcastlepermanent.com.au , by post or in person by visiting a branch. Newcastle Permanent 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 Newcastle Permanent's dispute resolution process can be found on the website at newcastlepermanent.com.au/dispute-factsheet

Terms and conditions

1. Information on how to enter and prizes form part of these conditions. Participating in the Promotion by registering constitutes acceptance of these Terms and Conditions (including the Schedule). Entries must comply with these conditions to be valid.
2. Where a winning Eligible Transaction is made on an account that is jointly held, the Promoter reserves the right at its discretion to restrict or award the prize to any one or more of the owners of the account who otherwise satisfy the How to enter conditions but the account owners' obligations to the Promoter in relation to the prize, this competition and these entry conditions are joint and several.
3. The Promoter accepts no responsibility for any indirect costs associated with the prize. Unless otherwise stated, any travel prize does not include travel insurance, meals, taxes not included in the price of the ticket or any other costs of a personal nature. The Promoter recommends that the winner obtains sufficient travel insurance to suit their circumstances in connection with the prize.
4. Any 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 the winner with regard to any taxes relating to a prize.
5. The Prize travel is subject to availability at the time of booking. The winner and their companion must travel together on all prize travel. The Promoter is not responsible for any cancellation, delay or rescheduling of flights, and any costs incurred as a result (including, without limitation, accommodation costs) will be the sole responsibility of the winner.
6. The provision of the prize, including booking of the match tickets and accommodation will be managed by Visa AP (Australia) Pty Ltd ABN 20 134 885 564. The provision of flights will be managed by The Works Australia ABN 36 102 213 794. The winner must consent to their personal information being provided by the Promoter to Visa for this purpose.
7. It is a condition of accepting the prize that a winner must comply with all the conditions of use of the prize and the prize requirements. This includes Ticket Terms of Use and Stadium Code of Conduct. The prize must be taken as stated and no compensation will be payable if a winner is unable to use the prize as stated.
8. If a prize is returned for any reason, the Promoter may, at their sole discretion re-distribute or retain the returned prize.
9. If a winner/reserve winner is unable to be awarded their prize, they forfeit that prize, and it may be withdrawn unawarded. This result will be published on the Promoter's website. In the event there is no prize winner or a prize winner cannot be found, this result will be published on the Promoter's website.
10. Prizes are not variable or transferable or 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. All electronic entries are deemed to be received at the time of receipt of the entry into the competition database, and not the time of transmission by the Entrant. Entries will be deemed void if illegitimate, forged, manipulated or tampered with in any way.
11. 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.
12. The Promoter accepts no responsibility for the cancellation or delay of any football match connected with this Promotion for any reason beyond the control of the Promoter.
13. 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.
14. 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.
15. 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.
16. All entries including any intellectual property such as copyright in the content of the entry, become the property of 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 (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 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.

17. 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.