

# Newcastle Permanent “Survey Competition 2025” Promotion

## Schedule to Terms and Conditions

<b>Promotion name</b>	“Newcastle Permanent Survey Competition 2025” Promotion
<b>Promoter</b>	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>
<b>Promotion period</b>	Start date: Wednesday 01/01/2025 at 12:01am AEDT End date: Wednesday 31/12/2025 at 11:59pm AEDT
<b>How to enter</b>	To automatically enter the Promotion, an Eligible entrant must fully complete and submit an online Survey (“Survey”) sent to them via email from Newcastle Permanent during the Promotion period. Fully completing the entry means providing your name and email address (where asked) to be used by Newcastle Permanent to notify the winner. The following are eligible surveys: <ul style="list-style-type: none"> <li>• Surveys about your lending experience; and</li> <li>• Surveys about our products or potential product changes.</li> </ul>
<b>Eligible entrants</b>	Entry is open to individuals invited to participate in an eligible survey who meet all of the following criteria at the time of entry: <ul style="list-style-type: none"> <li>– Are aged 18 or over; and</li> <li>– Are a resident of NSW or QLD.</li> </ul> Employees and officers of the Promoter are ineligible to enter.
<b>Maximum number of entries permitted</b>	Eligible entrants will receive one entry for each eligible survey completed during the Promotion period. There is no limit on the number of entries permitted.
<b>Prizes</b>	There is one (1) prize to be awarded, consisting of a \$1,000 cash payment. The payment will be paid by electronic transfer by the Promoter to the winner’s nominated bank account. An entrant can win a maximum of one (1) prize. No bonus prizes will be awarded.
<b>Prize value</b>	The prize is valued at \$1,000. The total prize pool value is \$1,000 (AUD).
<b>Prize draws</b>	The prize draw will take place on Tuesday 13 January 2026. The draw method is random electronic selection. The draw will take place at 10:00am AEDT at Newcastle Permanent, 103 Tudor St Hamilton NSW 2303; 307 King St Newcastle West NSW 2302 or remotely. If the draw is scheduled on a non-business day, the draw will be conducted on the following business day. An additional two (2) entries will be chosen at the same time and place as the original draw, as reserve winners in the event the prize is not claimed in accordance with these conditions.

<b>Winner notification</b>	The Promoter will attempt to notify the winner by SMS, email or telephone within 2 days of the draw. The winners' name will not be published on our website to respect their privacy.
<b>Prize claim period</b>	The prize winner must claim their prize within 14 business days of being notified as the winner, 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 bank account within 7 business days of claiming their prize.
<b>Redetermination of winners</b>	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 drawn. If the reserve winner does not claim the prize the process set out in this claim shall be applied again, and so on until the prize has been claimed.
<b>Dispute resolution</b>	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 <a href="mailto:enquiries@newcastlepermanent.com.au">enquiries@newcastlepermanent.com.au</a> , online at <a href="http://newcastlepermanent.com.au">newcastlepermanent.com.au</a> , by post 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. Further information about Newcastle Permanent's feedback, complaints and dispute resolution process can be found on the website at <a href="http://newcastlepermanent.com.au/contact-us/compliments-and-complaints">newcastlepermanent.com.au/contact-us/compliments-and-complaints</a> .

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1. Information on how to enter and prizes form part of these conditions. Participating in the Promotion is automatic and constitutes acceptance of these Terms and Conditions (including the Schedule). Entries must comply with these conditions to be valid.
2. Although there are no anticipated direct costs relating to receiving a Prize, any taxes (excluding GST) which may be payable because 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.
3. If a prize is returned for any reason, the Promoter may, at their sole discretion re-distribute or retain the returned prize.
4. If a prize winner or reserve winner is unable to be awarded their prize, they forfeit that prize, and it may be withdrawn unawarded. In the event a prize winner or reserve winner cannot be found, this result will be published on the Promoter's website.
5. Prizes are not variable or transferable. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. The personal information you provide will be used by Newcastle Permanent in accordance with its Privacy Policy. 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 and Credit Reporting Policy by contacting the Promoter or online at [www.newcastlepermanent.com.au/privacy-policy](http://www.newcastlepermanent.com.au/privacy-policy)