

# Register to Win and Save Promotion

## Schedule to Terms and Conditions

Promotion name	"Register to Win and Save 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: 2 August 2024 at 12:00am AEST End date: 31 October 2024 at 11:59pm AEST
How to enter	To enter the Promotion, an Eligible entrant must register for the Promotion using the online entry form available at <a href="http://newcastlepermanent.com.au/latest-news/2024/register-to-win-and-save">newcastlepermanent.com.au/latest-news/2024/register-to-win-and-save</a> before the promotion end date.  Registered Eligible entrants will earn one (1) entry into the \$3,000 prize draw for each \$500 (AUD) spent in cumulative foreign currency transactions using a Visa Debit card during the Promotion period. A foreign currency transaction is where a Visa Debit card is used to perform a transaction overseas, or where a merchant processes the payment overseas (whether or not the payment is in Australian dollars).
Eligible entrants	Entry is open to Newcastle Permanent customers, who meet all the following criteria: <ul style="list-style-type: none"> <li>- Hold an open Newcastle Permanent deposit account that remains open open at the time of the Prize draw;</li> <li>- Hold a Visa Debit card issued on the deposit account;</li> <li>- Are aged 14 years or over; and</li> <li>- Are a resident of NSW or QLD.</li> </ul> Employees and officers of the Promoter are ineligible to enter.
Maximum number of entries permitted	Eligible entrants can receive more than one (1) entry into the prize draw (only one (1) entry form needs to be completed).
Prizes	There is one (1) \$3,000 prize to be awarded. An entrant can win a maximum of one (1) prize. No bonus prizes will be awarded.
Prize value	The prize is valued at \$3,000 (AUD). The total prize pool value is \$3,000 (AUD).
Prize draws	The prize draw will occur on Monday 18 November 2024.  The draw method is random electronic selection.  The draw will take place at 12:30pm AEST at NGM Group 307 King Street Newcastle West, NSW, 2302.  At the time of the prize draw date, a further 3 additional eligible entries will be randomly selected to be Reserve Winners.

Winner notification	<p>The Promoter will attempt to notify the winners by SMS, email or telephone within 5 business days of the prize draw.</p> <p>The winner's name will not be published on our website to respect customer privacy.</p>
Prize claim period	<p>The winner does not need to take any action to claim their prize. The winner will automatically receive their prize via an account credit, within 10 business days of the Prize draw date. The winner's account must be open at the time of payment of the account credit to be eligible.</p>
Redetermination of winners	<p>At the time of the Prize draw date, a further 3 additional eligible entries will be randomly selected to be Reserve Winners. In the event a winner is not eligible to receive the prize or returns the prize, the winner 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.</p> <p>If a Reserve Winner is not eligible to receive the prize or returns the prize, the process set out in this clause shall be applied again, and so on, until the prize has been claimed.</p>
Dispute resolution	<p>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 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 <a href="http://newcastlepermanent.com.au/dispute-factsheet">newcastlepermanent.com.au/dispute-factsheet</a>.</p>

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## 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 the prize is awarded to 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. The account owners' obligations to the Promoter in relation the prize, this competition and these entry conditions are joint and several.
3. Although there are no anticipated direct costs relating to receiving a Prize, 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.
4. If a prize is returned for any reason, the Promoter may, at their sole discretion re-distribute or retain the returned prize.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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.
11. 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](http://newcastlepermanent.com.au/privacy-policy).
12. 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.