

Newcastle Permanent Building Society This One's On Us! Visa Transaction Account Promotion

Schedule to Terms and Conditions

Promotion name	"This One's On Us!" Visa Transaction Account Promotion
Promoter	Newcastle Permanent Building Society Limited ("NPBS") ACN 087 651 992 Australian Credit Licence/AFSL 238273 307 King Street, Newcastle West NSW 2302 Phone 13 19 87 newcastlepermanent.com.au
Authority number	NSW: TP/01287
Promotion period	Start date: 17/09/2021 at 12:00am AEST End date: 30/06/2022 at 11:59pm AEDT
How to enter	To automatically enter the Promotion, an Eligible entrant must make an Eligible Transaction during the Promotion Period. Entrants receive one entry for each Eligible Transaction. An Eligible Transaction is a Visa debit card purchase of between \$10 and \$100 (Australian dollars only). This includes: <ul style="list-style-type: none"> – Purchases using an EFTPOS terminal, including tap and go/contactless; – Online purchases via a merchant's website/app; or – Completing a BPAY® or direct debit transaction using the Visa card details. Payments made via NPBS Internet Banking or banking app, Pay Anyone, OSKO®, cash withdrawals, foreign currency transactions and direct debit or BPAY payments using account details (i.e. BSB and Account Number) are all excluded.
Eligible entrants	Entry is open to customers of NPBS, who meet all of the following criteria: <ul style="list-style-type: none"> – Hold an open Basic Access Account, Everyday Account or a Special Monthly Interest Account (including at the time of the Prize draw); – Have a Visa Debit card on the account; – Are aged 14 years or over; and – Are a resident of NSW. Employees of the Promoter are ineligible to enter.
Maximum number of entries permitted	Each entrant will receive one entry into the Promotion per Eligible Transaction. Subject to the How to enter requirements being satisfied, there is no limit to the number of Eligible Transactions that an entrant may make during the Promotion period.
Prizes	There are thirty (30) prizes to be awarded per monthly Prize draw, over ten (10) monthly draws. Each prize consists of an account credit equal to the value of the winning Eligible Transaction, of between \$10 and \$100. The account credit will be automatically credited by the Promoter to the winner's open eligible NPBS account. An entrant can win a maximum of one (1) prize in each monthly Prize draw, however they can win in multiple months. No bonus prizes will be awarded.

Prize value	Each prize is valued between AU\$10 and AU\$100, depending on the value of the winning Eligible Transaction, with the monthly prize pool totalling up to \$3,000 (AUD). The total prize pool value is up to \$30,000 (AUD).																						
Prize draws	<p>A Prize draw will occur monthly, following the end of each month of the Promotion period, as follows:</p> <table border="1"> <thead> <tr> <th>Month of Promotion period</th> <th>Monthly Prize draw date</th> </tr> </thead> <tbody> <tr> <td>17 – 30 September 2021</td> <td>6 October 2021</td> </tr> <tr> <td>1 – 31 October 2021</td> <td>8 November 2021</td> </tr> <tr> <td>1 – 30 November 2021</td> <td>6 December 2021</td> </tr> <tr> <td>1 – 31 December 2021</td> <td>6 January 2022</td> </tr> <tr> <td>1 – 31 January 2022</td> <td>7 February 2022</td> </tr> <tr> <td>1 – 28 February 2022</td> <td>7 March 2022</td> </tr> <tr> <td>1 – 31 March 2022</td> <td>6 April 2022</td> </tr> <tr> <td>1 – 30 April 2022</td> <td>6 May 2022</td> </tr> <tr> <td>1 – 31 May 2022</td> <td>6 June 2022</td> </tr> <tr> <td>1 – 30 June 2022</td> <td>6 July 2022</td> </tr> </tbody> </table> <p>The draw method is random electronic selection.</p> <p>All draws will take place at 12:00pm at Newcastle Permanent Head Office, 307 King Street, Newcastle West, NSW 2302. The Prize draws will not be overseen by an independent scrutineer, as approved by NSW Fair Trading.</p>	Month of Promotion period	Monthly Prize draw date	17 – 30 September 2021	6 October 2021	1 – 31 October 2021	8 November 2021	1 – 30 November 2021	6 December 2021	1 – 31 December 2021	6 January 2022	1 – 31 January 2022	7 February 2022	1 – 28 February 2022	7 March 2022	1 – 31 March 2022	6 April 2022	1 – 30 April 2022	6 May 2022	1 – 31 May 2022	6 June 2022	1 – 30 June 2022	6 July 2022
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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	Winners do not need to take any action to claim their prize. The winners 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.																						
Redetermination of winners	On each applicable Prize draw date, a further 30 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.																						
Dispute resolution	Disputes or queries concerning the conduct of this promotion or claiming of a prize can be raised by contacting NPBS by phone on 13 19 87, by email at enquiries@npbs.com.au , online at newcastlepermanent.com.au , by post or in person by visiting a branch. NPBS 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 NPBS' dispute resolution process can be found on the website at newcastlepermanent.com.au/dispute-factsheet .																						

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Terms and Conditions

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. 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 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. If any 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 the Promoter reasonably requires arising from this circumstance.
12. 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.
13. 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.