

## Terms and Conditions of Entry

1. The Promotion is called "People's Choice Credit Union, The Green Room Monthly Incentive Competition". Information on how to enter and the prize forms part of these Terms and Conditions.
2. The Promoter is People's Choice Credit Union, a trading name of Australian Central Credit Union Ltd ABN 11 087 651 125 AFSL /Australian Credit Licence ACL 244310.
3. The Promotion commences 8.00am (ACDT) on Tuesday 1 October 2019 and closes 11:59pm (ACDT) on Wednesday 30 September 2020.

### ENTRY

4. Entry is only open to Australian residents aged 18 years and over. You must be a member of the People's Choice Credit Union' Green Room (The Green Room) and participate in and complete an eligible monthly survey. Employees and contractors of People's Choice Credit Union and their immediate families are ineligible to enter.
5. To be eligible to win, members of The Green Room must complete one eligible survey each month before 11.59pm (ACDT) on the last day of the month to be entered in to the monthly prize draw.
6. Multiple entries are not permitted. Members are automatically entered in the competition once they have completed one eligible survey each month.
7. Each month there will be four (4) \$25 Coles Myer Vouchers to be won. In total there will be 48 x \$25 Coles Myer Vouchers given away during the promotional period. Total prize value is \$1200. NSW Permit No. ltps/19/38215

The Promoter takes no responsibility for any variation in prize value. The prize is not transferable or exchangeable.

### PRIZE DRAWS

8. There will be four (4) monthly Prize Draws.
9. The winners of each Prize Draw will be determined by way of random selection from a computer database containing all eligible entries as at the time of the Prize Draw.
10. All Prize Draws (including any Redraws) will take place at 11.00am (ACDT) at Level 7, 309 George Street, Sydney, NSW 2000.
11. Prize Draws will take place on the following dates:

Prize Draw 1 – 5 November 2019  
Prize Draw 2 – 3 December 2019  
Prize Draw 3 – 7 January 2020  
Prize Draw 4 – 4 February 2020  
Prize Draw 5 – 3 March 2020  
Prize Draw 6 – 7 April 2020  
Prize Draw 7 – 5 May 2020  
Prize Draw 8 – 2 June 2020  
Prize Draw 9 – 7 July 2020  
Prize Draw 10 – 4 August 2020  
Prize Draw 11 – 1 September 2020

Prize Draw 12 – 6 October 2020

12. Entries will be validated via system reports.
13. The Prize Winners will be notified via email within the five (5) days following each monthly Prize Draw. The monthly winners' first name and surname initial will be published in the Green Room.
14. The \$25 Coles Myer Voucher will be posted to the Prize Winner's postal address within fourteen (14) days of the winner claiming their prize.
15. All prizes must be claimed within 90 days from the date of the Prize Draw in which the prize was won. If any prize is not claimed within that 90 day period the prize will be deemed to have been forfeited and a Redraw will take place. If a Redraw is required, the Redraws will take place at 11.00am (ACDT) on the dates specified below.

Prize Redraw 1 – 5 February 2020

Prize Redraw 2 – 3 March 2020

Prize Redraw 3 – 7 April 2020

Prize Redraw 4 – 4 May 2020

Prize Redraw 5 – 3 June 2020

Prize Redraw 6 – 7 July 2020

Prize Redraw 7 – 5 August 2020

Prize Redraw 8 – 2 September 2020

Prize Redraw 9 – 7 October 2020

Prize Redraw 10 – 4 November 2020

Prize Redraw 11 – 1 December 2020

Prize Redraw 12 – 6 January 2021

16. Where a Redraw is required, the Prize Winners will be notified via email within the five (5) days following Redraw. The Redraw winners' first name and surname initial will be published in the Green Room.
17. The Promoter's decision is final and no correspondence will be entered into.

**GENERAL**

18. Except for any liability that cannot be excluded by law, the Promoter and its employees, officers and agents, exclude all liability (including negligence) for any loss, damage, personal injury or other liability whatsoever (including but not limited to indirect or consequential loss) which is suffered or sustained by any person in connection with this Promotion (including but without limitation to the redemption of the Prize).
19. If this Promotion is not capable of running as planned for any reason (including but not limited to failure or malfunction of any computer equipment by reason of infection by computer virus, power failure, bugs, tampering, unauthorized intervention, fraud, or technical failures or any other causes which corrupt or affect the administration security, fairness, integrity or proper conduct of this Promotion), the Promoter reserves the right in its sole discretion to disqualify any individual who undermines the integrity or fair running of the Promotion for other entrants, including by tampering with the entry process, and, after consulting with the relevant legislative authorities, to cancel, terminate, modify or suspend the Promotion.
20. The Promoter collects personal information from all participants in order to conduct the Promotion. If the information requested is not provided, the participant may not participate in the Promotion or claim the Prize and their entry may be discarded. It is a condition of entry into the Promotion that the Prize Winner consents to the publication of their name in any advertisements or articles relating to the Promotion or the Prize and participates in any media releases which may include photographs of the Prize Winner

by the Promoter. By entering this promotion, participants consent to the use of their names and likenesses in this manner. The Promoter's treatment and storage of personal information will be handled in accordance with all applicable laws in Australia. The Promoter's Privacy Policy can be found at <http://www.peopleschoicecu.com.au/privacy>. Your information will not be used to contact you for marketing purposes.

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