

2024 Australian Mutual Bank USU Conference Competition

Terms and Conditions

1. Information on how to enter and forms part of these conditions of entry.
2. Entry is only open to Australian residents aged 18 years or over.
3. Entry is open to USU members only.
4. Employees of Australian Mutual Bank and their immediate families are not permitted to participate in the promotion. "Immediate family member" means a spouse or former spouse, de facto partner or former de facto partner, child, parent, grandparent, grandchild or sibling of an employee, or a child, parent, grandparent, grandchild or sibling of an employee's spouse or de facto partner. It includes step-relations (e.g. step-parents and step-children) as well as adoptive relations.
5. To enter the draw, entrants must submit a completed Membership application form and select **USU** under the question "*Do you belong to any of these groups?*" Entrants will also need complete their occupation and employer on the membership form.
6. The promotion commences 9am 22 September 2024 (AEST) and entries close 3pm 6 October 2024 (AEDT). Only one entry per account is permitted.
7. The draw will take place at 3:00pm 18th October 2024 (AEDT).
8. The draw will take place at 19 Second Avenue, Blacktown NSW 2148. The winner will be notified by phone no later than 5pm on the day of the draw.
9. All reasonable attempts will be made to contact the winner.
10. If any winner chooses not to take their prize, or does not take or claim a prize within a reasonable time, as specified by the Promoter, or is unavailable, they forfeit the prize and the Promoter is not obliged to substitute the prize.
11. Non-winning entries will NOT be entered into any subsequent draw(s). In the event there are no entries received or not claimed, then the prize will be forfeited.
12. The winner will receive \$500 credit into their Australian Mutual Bank account.
13. The total prize pool is \$500.
14. Prizes are not transferable or exchangeable and cannot be taken as cash.
15. The Promoter shall not be liable for any loss or damage suffered due to the promotion.
16. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy which is located at on the [AMB website](#). The Promoter's privacy policy contains information about how the entrant may access, update and seek correction of the personal information the Promoter holds about them and how the entrant may complain about any potential breach by the Promoter of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with.
17. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and State/Territory or postcode of residence
18. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and membership of the USU). In the event that a winner cannot provide suitable proof as required by the Promoter to validate their

entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible to win.

19. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion or claiming a prize, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved, the Promoter's decision is final, and no correspondence will be entered into.
20. The winner(s) will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
21. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
22. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
23. The Promoter is Australian Mutual Bank Ltd ABN 93 087 650 726, 59 Buckingham Street, Surry Hills, NSW 2110.