

Spring Home Loan Promotion Terms & Conditions

1. 'Member' means the primary (first named) home loan borrower.
2. Employees (and their immediate families) of the Promoter, and agencies associated with this promotion are ineligible to enter
3. The promotion commences at 12.01am (AEST) on 18 September 2017 and closes at 11.59pm (AEDT) on 14 February 2018 (**Promotion Period**).
4. To enter and to be eligible to win a prize during the Entry Period;
 - a. Existing Australian Military Bank mortgage loan members must increase their existing eligible loan borrowings by \$150,000 or more; or
 - b. New Australian Military Bank customers must apply for a qualifying home loan with a value equal to or greater than \$150,000.

Eligible Entrants will then automatically receive one entry in this promotion. A qualifying home loan must be fully funded by 14 February 2018. In the case of new Construction Loans (which must be \$150,000 or more) at least the land value must have funded by 14 February 2018 (**Qualifying Entries**).

Qualifying loans include:

- DHOAS Loans
- Non-DHOAS Loan
- Construction Loans
- *New money* (\$150,000) additions on existing loans (DHOAS, Non-DHOAS and Construction) – including switches (where new money is added)
- *Above loans arranged by Broker*

Ineligible loans include:

- Investment Loans
- Home Equity Loans

5. A maximum of one entry will be accepted per member. If there is more than one applicant named on the loan, only one entry will be accepted for that loan. Further if a member funds more than one loan over the Promotion Period, only one entry will be accepted for that member.
6. There will be 8 prizes in total and 8 draws. The draws will be conducted at MDSA, 15 Grosvenor Street, Neutral Bay NSW 2089 at 2pm (AEDT) on 2 March 2018.

7. Major Prize Draw – the first eligible entry drawn from all Qualifying Entries will have the first year of their mortgage paid by Australian Military Bank, up to a maximum value of \$50,000.

The lump sum payment will be credited to the winner's eligible home loan within 28 days of the draw. If the Major Prize winner has multiple eligible loans, the lump sum payment will be calculated and paid against the home loan with the smallest approved loan limit. As a condition of accepting the Major Prize the major prize winner must maintain the mortgage loan account that the prize is credited to for a minimum of 12 months after the prize credit is made.

8. The remaining Qualifying Entries in this promotion will be entered into the applicable Minor Draws, as follows;

Minor Draw 1 - NSW members
Minor Draw 2 - ACT members
Minor Draw 3 - QLD members
Minor Draw 4 - VIC & TAS members
Minor Draw 5 - WA members
Minor Draw 6 - NT members
Minor Draw 7 - SA members

The first eligible entry drawn in each Minor Draw will win a VISA Gift Card, each valued at \$2,000. The total maximum value of the prizes awarded in the Minor Draws is \$14,000. The Gift Card is subject to the Terms and Conditions for Universal Gift Card, available at <https://universalgiftcard.com.au/terms.aspx>. Universal Gift Cards are issued by Heritage Bank Limited ABN 32 087 652 024 AFSL 240984

The total maximum prizepool value is \$64,000.

9. The winners will be notified by email and by telephone within 2 business days of the draw and their names will be published on www.australianmilitarybank.com.au from 6 March 2018 for a minimum of 28 days.
10. The Promoter's decision is final and no correspondence will be entered into.
11. If any prize (or part of any prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize (or that part of the prize) with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.
12. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash.

13. The Promoter reserves the right to redraw in the event of an entrant being unable to satisfy these promotion terms and conditions or forfeiting or not claiming a prize. For any prize that remains unclaimed at 2 June 2018, a second draw will be conducted on 15 June 2018 at the same time and place as the original draw, subject to any written direction given under applicable law. The winners, if any, will be notified by email and by telephone within 2 business days of the draw and their names will be published on www.australianmilitarybank.com.au from 19 June 2018 for a minimum of 28 days.
14. Entrants consent to the Promoter using the entrant's name, suburb, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
15. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
16. Except for any liability that cannot be excluded by law, the Promoter (including its officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Promotion, including, but not limited to, where arising out of the following: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or entrant; or (g) use of a prize.
17. The Promoter will use member's' personal information in order to conduct the Promotion and may, for this purpose, disclose such information to third parties, including, but not limited to, prize suppliers and as required, to Australian regulatory authorities. Entry is conditional on providing this information. Unless otherwise advised, the Promoter may also use the information for promotional, marketing and publicity purposes including sending electronic messages. To view Australian Military Bank's Privacy Policy, visit www.australianmilitarybank.com.au/privacy.
18. The laws of Australia apply to this promotion to the exclusion of any other law. Entrants submit to the exclusive jurisdiction of the courts of Australia.



19. The Promoter is Australian Military Bank (ABN 48 087 649 741) of PO Box H151, Australia Square NSW 1215.
20. Authorised under NSW Permit No. LTPS/17/17015, ACT Permit No. TP17/01644 & SA Licence No. T17/1543.