



## *Watch Your Savings Take Off Online Saver Account Competition*

### **Terms and Conditions**

- Entry into the Australian Military Bank *Watch Your Savings Take Off Online Saver Account Competition* is governed by these Terms and Conditions.
- Entering this Promotion is deemed acceptance of these Terms and Conditions.

### **Prizes**

- There are 10 individual prizes of \$2,000 each. The total prize pool value is \$20,000.
- Each prize winner shall receive \$2,000 cash deposit into their Australian Military Bank Online Saver account.
- The prize offered is not transferable or exchangeable.

### **Competition period**

- The competition commences at 00:00am on 12 February 2024 and closes at 11:59pm on 3 May 2024 (“Competition Period”).
- All references to time in this document are a reference to the local time in Sydney, New South Wales, Australia on the date stated.

### **Eligibility to enter**

- Entry is open to Australian Military Bank members aged over 18 years of age who have an existing, or open a new, Online Saver account during the Competition Period (“Eligible Entrants”).
- Employees, directors and management of Australian Military Bank (or any of its related entities) and their immediate families, and its agencies associated with the competition, are ineligible to enter (“Ineligible Entrants”).

- **How to enter**

- An Eligible Entrant will be entered into the competition if they deposit a minimum of \$1,000 in their Online Saver account, and make no withdrawals, during the Competition Period.
  - The competition is open to both new and existing Online Saver accounts. Note: To open an Online Saver account, the accountholder must have also have an open Australian Military Bank everyday transaction account.
  - Competition entry is automatic based on meeting the entry criteria above. If a member does not want to be entered into the competition, they can contact Australian Military Bank on 1300 13 23 28 to be excluded.
1. There is a limit of one (1) entry per account. All Eligible Entrants have an equal chance of winning a Prize.
- Additional account deposits over the minimum criteria do not increase the number of competition entries.
  - If there is a question that arises about whether an Eligible Entrant's entry into the Promotion is valid, this will be determined by the Promoter in its absolute discretion.
  - The Promoter reserves the right, at any time during the Promotion, to verify the validity of the Entries and Entrants and may disqualify:
    - any Entrant who has acted not in accordance with these Terms and Conditions; or
    - any Entrant who has tampered with the Entry process (including, but not limited to, tampering by use of automated Entry software or techniques).

**Drawing winners**

- The draw will take place at Australian Military Bank, Level 1, 1 Bligh Street, Sydney, NSW 2000, on 17 May 2024 at 10am.
- Winners will be drawn at random.
- The first 10 valid entries drawn from all valid entries received during the Competition Period will each win a prize.
- The prize of \$2,000 will be deposited into the winner's Australian Military Bank Online Saver Account.
- Prize winners must be a current and active Australian Military Bank member as per the Australian Military Bank constitution at the time of the draw.

**Notification of winners**

- Winners will be notified by phone or email (as recorded in Australian Military Bank's records) within 2 business days of the draw and must confirm their acceptance of the prize within 3 weeks of the draw.
- Prize winner names will be published on the Australian Military Bank website by 31 May 2024.

**Accepting and receiving the prize**

- Acceptance of the prize constitutes permission for Australian Military Bank to use the winner's name and postcode in promotional material (unless the winner notifies otherwise at the time of accepting the prize).
- Prizes will be automatically credited to the prize winners' Australian Military Bank Online Saver Accounts within 3 weeks of the relevant winners' acceptance and verification.
- Australian Military Bank is not responsible for the manner in which the prize money is utilised and does not accept liability for any expenses incurred by a winner in redeeming the prize including any tax implications.

**Right to redraw**

- Australian Military Bank may draw additional reserve entries and record them in case a winner is ineligible/does not accept the prize within the specified time period.
- In the event of a winner being ineligible/unable to satisfy these Terms and Conditions Australian Military Bank reserves the right to award the prize to the next drawn Eligible Entrant.
- A redraw for any unclaimed prize may take place on 14 June 2024 at the same time and place as the draw stipulated under the "Drawing winners" section, subject to any directions from a regulatory authority.
- Any such winner of a redrawn prize will be notified by phone or email and their name will be published on the Australian Military Bank website within 2 business days of the draw.

**Entry details and privacy**

- Eligible Entrants consent to Australian Military Bank using personal information provided in connection with this competition for the purposes of facilitating the promotion and awarding prizes (including any third parties involved in the promotion and any applicable statutory authorities) and to conduct marketing activities.
- Eligible Entrant's personal information provided in connection with this competition will be handled in accordance with Australian Military Bank's privacy policy available [here](#).

**Limitation of liability and variation of terms**

- Australian Military Bank's decision is final and no correspondence will be entered into.
- Australian Military Bank reserves the right, in its sole discretion, to cancel or suspend this competition for any reason including but not limited to fraud, natural disasters or causes beyond the control of Australian Military Bank.
- Australian Military Bank reserves the right to modify the rules of this competition in any way or at any time, as long as reasonable notice is given and subject to applicable laws and directions from any regulatory authority.
- Except for any liability that cannot by law be excluded (such as the statutory consumer guarantees contained in the Australian Consumer Law) Australian Military Bank (including its respective officers, employees, related companies and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any other 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):
  - a) any theft, unauthorised access or third-party interference;
  - b) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by Australian Military Bank) due to any reason beyond the reasonable control of Australian Military Bank;
  - c) any variation in prize value to that stated in these Terms and Conditions;
  - d) if the entrant's appointment is delayed, postponed or cancelled for any reason beyond the reasonable control of Australian Military Bank;
  - e) any tax liability incurred by a winner or entrant for accepting or using a prize. Independent financial advice should be sought.

**Competition and permit details**

- This competition is run by Australian Military Bank Ltd ABN 48 087 649 741 AFSL and Australian Credit Licence Number 237 988 of Level 1, 1 Bligh Street, Sydney, NSW 2000, telephone 1300 13 23 28.
- This competition is in no way sponsored, endorsed or administered by, or associated with Facebook or Instagram or any other social media platform ('Social Media'). Entrants understand and agree that they are providing their information to Australian Military Bank and not to Social Media. By entering this competition, each entrant releases any Social Media from any action or claim arising out of the competition. Any questions, comments or complaints regarding this competition must be directed to Australian Military Bank, not Social Media. At all times, entrants agree to act in accordance with the relevant Social Media Terms of Use, including without limitation, the Facebook Statement of Rights and Responsibilities, which can be viewed at [www.facebook.com/terms.php](http://www.facebook.com/terms.php), and other related policies.
- The Promotion is conducted in accordance with the legislation applying to promotions of this type in each State and Territory in which it is conducted.
- Authorised under ACT Permit No. ACT TP 24/00231, SA Licence No: T24/200, and NSW Authority No. TP/03280

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