

## G&C Mutual Bank “Win one of five \$1000 gift vouchers” Promotion Terms and Conditions

- Information on how to participate in the Promotion forms part of these terms and conditions. Participation in the Promotion is deemed acceptance of these terms and conditions.
- The Promotion Period commences at 9.00am on 18 December 2023 and closes at 11:55pm on 15 February 2024. No entries will be accepted outside this time.
- The Promoter is G&C Mutual Bank Limited ABN 72 087 650 637; AFSL and Australian Credit Licence 238311, Level 25, 201 Elizabeth Street, Sydney NSW 2000, Telephone 1300 364 400.
- Entry to the Promotion is open to Australian residents of all States/Territories, except residents of the ACT, aged 18 years or older who fulfil the entry requirements during the Promotion Period. Employees of G&C Mutual Bank Limited and their immediate families are ineligible for the Promotion.
- There are five (5) prizes in total. Each prize is a gift voucher to the value of AUD1,000. The total prize pool is AUD5,000 (inclusive of GST). The voucher is to be:
  - purchased from a third-party gift voucher provider to be selected at the Promoters' sole discretion (“Gift Voucher Provider”); and
  - must be redeemed with the Gift Voucher Provider.
- Each prize is subject to any applicable terms and conditions as stipulated by the Gift Voucher Provider to be notified to an entrant. At the commencement of the Promotion Period, the nominated Gift Voucher Provider is Prezzee Pty Ltd ABN 16 602 963 422. The Promoter reserves the right to select a different Gift Voucher Provider in their sole discretion. Vouchers are not redeemable for cash and unused values will not be refunded.
- To enter the Promotion, an entrant must, during the Promotion Period, send an international payment in foreign currency via an outbound telegraphic transfer or receive an inwards telegraphic transfer payment in foreign currency, through one of the following methods, as applicable:
  - the Promoter's branch; or
  - processed online through the Promoter's Online Banking system,
- Payments that are sent or received in Australian currency (AUD) are excluded. For the avoidance of doubt, drafts and/or foreign cheques are not eligible for the purposes of this Promotion.
- Each transaction must be completed in full to or from a member account held with the Promoter during the Promotion Period. Any transaction that falls outside the Promotion Period will not be eligible.
- Each eligible transaction during the Promotion Period will result in one (1) automatic entry into the Promotion. If a member does not want to be automatically entered into this Promotion, they must inform the Promoter by email to [info@gcmutual.bank](mailto:info@gcmutual.bank), prior to the end of the Promotion Period.
- Each eligible entrant will receive one entry into the Promotion per eligible transaction. Subject to the requirements set out in clauses 7, 8 and 9 being satisfied, there is no limit to the number of transactions that an eligible entrant may make during the Promotion Period.
- An eligible entrant can win a maximum of one (1) prize in the Promotion.
- The prize draw will occur, at 3:00 PM AEDT 21 February 2024. The location of the draw will be G&C Mutual Bank Limited, Level 25, 201 Elizabeth Street, Sydney NSW 2000.
- Eligible entrants are advised that tax implications may arise from their prize winnings, and they should seek independent financial advice prior to acceptance of their prize(s). The Promoter accepts no responsibility for any tax implications that may arise from accepting a prize. Eligible entrants are responsible for any and all expenses that they incur in entering the competition and they will not be reimbursed regardless of whether or not they win the competition.
- The eligible entrants must meet the entry requirements detailed in clauses 7, 8 and 9 during the Promotion Period to enter the Promotion. Failure to do so will result in an invalid entry.
- The time of entry will be deemed to be the time the transaction is processed by the Promoter.
- The Promoter accepts no responsibility for any late, lost, delayed, incomplete, incorrectly submitted, corrupted, illegible or misdirected entries, claims or correspondence whether due to omission, error, alteration, tampering, deletion, theft, destruction, disruption to any communication network or medium, or otherwise including those entries not received by the Promoter for any reason. The Promoter is not liable for any consequences of user error including (without limitation) costs incurred. No correspondence will be entered into.
- The prize(s) will be awarded to the valid eligible entrant(s) drawn randomly in accordance with clause 12. The Promoter may draw additional reserve entries (and record them in order). In the event of an invalid entry by the entrant, or if the entrant is ineligible to accept the prize. If after 15 business days the prize is unclaimed, the prize will be awarded to the first reserve entry drawn. If the prize cannot be awarded to the entrant drawn, the Promoter will then continue this process until the prize is awarded.
- The winners will be notified by telephone and email within 2 days of the prize draw.
- The winners will also be announced in the Your Bank Your News section of the G&C Mutual Bank website.
- Each winner's name and State/Territory of residence will be published in the announcement listing each winner.

22. The Promoter does not take any responsibility where they are unable to contact a winner who has not provided correct or complete contact details. If an entrant's contact details change during the Promotion Period, it is the entrant's responsibility to notify the Promoter.
23. If for any reason the Promotion is not capable of running as planned for any reason beyond the control of the Promoter that corrupts or affects the administration security, fairness, integrity or proper conduct of the Promotion, the Promoter reserves the right to cancel the Promotion, subject to the requirements of a regulatory authority and applicable laws.
24. To the extent permitted by law, the Promoter excludes all warranties, representations or guarantees (Warranties) regarding the Promotion and any prizes, including any Warranties which may have been made in the course of advertising or promoting the Promotion. The conduct of the Promotion or the supply of prizes may involve third parties (without limitation, the Gift Voucher Provider), and the Promoter makes no Warranties and disclaims all liability in connection with any such third parties, their acts or omissions. By entering the Promotion, an entrant releases and indemnifies the Promoter and their related bodies corporate (including the officers, employees and agents of each) from and against all actions, penalties, liabilities, claims or demands the entrant may have against the Promoter or that the Promoter may incur for any loss or damage which is or may be suffered or sustained as a direct or indirect result of an entrant entering or participating in the Promotion or winning or failing to win a prize, or using or permitting any other person to use the prize, except for any liability which cannot be excluded by law or which would cause any part of this clause to be void or unenforceable.
25. The Promoter may in its absolute discretion not accept a particular entry, may disqualify an entry, or cancel the entire Promotion at any time without giving reasons and without liability to any entrants, subject to any written directions from a regulatory authority. Without limiting this, the Promoter reserves the right to verify the validity of entries, prize claims and entrants and to disqualify any entrant who submits an entry or prize claim that is misleading or not in accordance with these terms and conditions or who manipulates or tampers with the entry process. In the event that a winner breaches these terms and conditions, the winner will forfeit the prize in whole and no substitute will be offered. Verification is at the discretion of the Promoter, whose decision is final. If any dispute arises between an entrant and the Promoter concerning the conduct of this competition or claiming a prize, the Promoter will take reasonable steps to consider any facts or evidence put forward, and to respond to those within a reasonable time. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
26. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash, subject to any written directions from a regulatory authority. Where a prize is unavailable for any reason, the Promoter may substitute the prize for another item of equal or higher value subject to any written directions from a regulatory authority. The Promoter accepts no responsibility for any variation in prize value (including between advertising of the Promotion and receipt of the prize).
27. In the case of the intervention of any outside act, agent or event which prevents or significantly hinders the Promoter's ability (or that of a third-party involved with the Promotion) to proceed with the Promotion on the dates and in the manner described in these terms and conditions, including but not limited to vandalism, natural disasters, acts of God, civil unrest, strike, war, act of terrorism, disease, epidemic or pandemic, the Promoter's obligations in respect of the Promotion will be suspended for the duration of the event and, in addition, the Promoter may in its absolute discretion cancel the Promotion subject to approval of the relevant authorities.
28. The collection and disclosure of personal information provided in connection with this promotion will be handled in accordance with the Promoter's Privacy statement which complies with the Privacy Act 1988 (Cth) and Australian Privacy Principles.
29. The Promoter will only use personal information collected in connection with this Promotion for the purposes of facilitating the conduct or marketing of the Promotion and the awarding of any prizes, including to the Gift Voucher Provider involved in the Promotion and any relevant authorities.
30. The Promotion and these terms and conditions will be governed by the law of the State of New South Wales (NSW) in which the Promoter, G&C Mutual Bank, ordinarily resides. Entrants accept the non-exclusive jurisdiction of courts and tribunals of NSW in connection with disputes concerning the Promotion.
31. Social media may be used to advertise or promote the Promotion. By entering the Promotion, entrants agree that the Promotion is in no way sponsored, endorsed, or administered by, or associated with social media providers; and to release social media providers from all liability in relation to this Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Promoter and not social media providers.