

## **60<sup>th</sup> Anniversary Car/Personal Loan Promotion Terms & Conditions**

1. 'Member' means the primary (first named) car/personal 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 (AEDT) on 8 October 2019 and closes at 11.59pm (AEDT) on 1 March 2020 (**Promotion Period**).
4. To enter and to be eligible to win a prize during the Entry Period;

### Offer

- a. Existing Australian Military Bank members must apply and have a new loan settled/funded within the Promotional Period for a car loan or a personal loan as well as take out an eligible Australian Military Bank/CGU insurance policy; or,
- b. New Australian Military Bank members must apply and have a new loan settled/funded within the Promotional Period for a car loan or a personal loan as well as take out an eligible Australian Military Bank/CGU insurance policy

Eligible Entrants will then automatically receive one entry in this promotion. A qualifying car loan or personal loan (as listed below) must be fully settled/funded, by 11:59pm AEDT on 1 March 2020. (**Qualifying Entries**). Eligible associated insurance policies (as listed below) must pass the one (1) month cooling-off period and be active to remain eligible.

### Qualifying loans include:

- Car Loan
- Fixed Personal Loan
- Variable Personal Loan
- Green Loan

Eligible Australian Military Bank/CGU Insurance products under the Australian Military Bank/CGU insurance policy include:

- |              |                     |
|--------------|---------------------|
| ○ Travel     | ○ Motor Vehicle     |
| ○ Barracks   | ○ Home and contents |
| ○ Caravan    | ○ Contents          |
| ○ Boat       | ○ Building          |
| ○ Motorcycle | ○ Landlords         |

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. Eligible Australian Military Bank/CGU insurance policy must be taken out through Australian Military Bank before the end of the Promotion Period and remain in place past its cooling off period (as detailed in the relevant CGU Insurance Product Disclosure Statement).
7. There will be 1 major prize draw.

#### Offer Draw

There will be one Offer Draw and 3 prizes in total to be won. The draw will be conducted at MDSA, Level 17, 40 Mount Street, North Sydney, NSW 2060 at 2pm (AEDT) on 31 March 2020.

Prize Draw – the first three eligible entries drawn from all Qualifying Entries will win AU\$5,000 each. The total maximum prizepool is AU\$15,000.

Each lump sum payment will be credited to a new Online Saver Account attached to each winning membership. For more information about our Online Saver, visit: <https://www.australianmilitarybank.com.au/savings-account/online-saver>.

The total maximum prize pool is AU\$15,000.

8. 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](http://www.australianmilitarybank.com.au) from 7 April 2020 for a minimum of 28 days.
9. The Promoter's decision is final and no correspondence will be entered into.
10. If any prize (or part of any prize) is unavailable, the Promoter, at 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.
11. Prizes, or any unused portion of a prize, are not transferable or exchangeable.
12. 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 1 July 2020, a second draw will be conducted on 17 July 2020 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](http://www.australianmilitarybank.com.au) from 20 July 2020 for a minimum of 28 days.
13. 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.
14. 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, at 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.

15. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify any statutory consumer guarantees or any implied condition or warranty the exclusion of which from these Terms and Conditions would contravene any statute or cause any part of these Terms and Conditions to be void (**Non-Excludable Guarantees**). Subject to the limitations in the preceding sentence, the Promoter excludes from these Terms and Conditions all conditions, warranties and terms implied by statute, general law or custom. Except for the Non-Excludable Guarantees and 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.
16. 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. Entrants should direct any request to access, update or correct information to the Promoter. To view Australian Military Bank's Privacy Policy, visit [www.australianmilitarybank.com.au/privacy](http://www.australianmilitarybank.com.au/privacy) (**Website**). The Website contains information about how an entrant may access or correct personal information held about them or complain about a breach of Australian Privacy Principles. All entries become the property of the Promoter.
17. 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.
18. The Promoter is Australian Military Bank (ABN 48 087 649 741) of PO Box H151, Australia Square NSW 1215. Phone number: 1300 13 23 28.
19. Insurance issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291 (CGU). In arranging for this insurance, Australian Military Bank acts under its own AFSL and under an arrangement with CGU. Australian Military Bank will receive a commission from CGU for arranging this insurance, details of which can be found in our Financial Services Guide available in branch or at [australianmilitarybank.com.au](http://australianmilitarybank.com.au). This is general advice and does not take into account your personal circumstances. Consider the Product Disclosure Statement available in branch or at [www.australianmilitarybank.com.au/insurancepds](http://www.australianmilitarybank.com.au/insurancepds).
20. Authorised under NSW Permit No. LTPS/19/38564, ACT Permit No. TP19/04303 & SA Licence No. T19/1645.