

**RAAF Williamtown \$0 Application Fee - Car/Personal Loan  
Promotion Terms & Conditions**

1. 'Member' means the primary (first named) car/personal loan borrower.
2. The Promoter is Australian Military Bank Ltd, Level 18, 45 Clarence Street Sydney, NSW 2000. ABN 48 087 649 741, AFSL and Australian Credit Licence number 237 988. Telephone: 1300 13 23 28.
3. Employees (and immediate family members) of the Promoter, and agencies associated with this promotion are ineligible to enter.
4. The promotion commences at 12.01am (AEDT) on 20 February 2020 and closes at 11.59pm (AEDT) on 20 June 2020 (**Promotion Period**).
5. To be eligible to receive \$0 application fee during the Promotion Period;
  - a. Existing Australian Military Bank members must apply at the Australian Military Bank branch at RAAF Williamtown and have a new loan settled/funded by the 20<sup>th</sup> June 2020. loan; or,
  - b. New Australian Military Bank members must apply in the Australian Military Bank branch at RAAF Williamtown and have a new loan settled/funded by the 20<sup>th</sup> June 2020.
6. Eligible new loan amounts are \$4,000 for Personal (Variable and Fixed), Car and Green Loans.
7. Qualifying loans include:
  - Car Loan
  - Fixed Personal Loan
  - Variable Personal Loan
  - Green Loan
8. 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 Australian regulatory authorities. Eligibility 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.
9. The Promoter's Privacy Policy, [www.australianmilitarybank.com.au/privacy](http://www.australianmilitarybank.com.au/privacy) contains information on how an entrant may access or correct personal information held about them; lodge a complaint about a breach of Australian Privacy Principles and also how the Promoter deals with a complaint.
10. 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.
11. The Promoter reserves the right to shorten or extend the period of the offer, without prior notice.
12. Entry is only open to Australian residents aged 18 years or over.