

TERMS & CONDITIONS

Schedule to Terms & Conditions of entry

Promotion name	WIN ONE OF TWENTY x AU\$500 GIFT CARD VOUCHERS PROMOTION																																						
Eligible States/Territories	National																																						
Promotion period	<p>Start: 28 April 2022 9:00 AM AEST</p> <p>End: 30 May 2022 11:55 PM AEST</p> <p>No entries will be accepted outside this time.</p>																																						
Promoter	<p>Western Union Business Solutions (Australia) Pty Ltd ACN 150 129 749 Level 12, 1 Margaret Street Sydney NSW 2000 Phone: 02 8585 7000</p> <p>and each of the following, severally:</p> <table border="1"> <thead> <tr> <th>Financial Institution</th> <th>ABN/Australian Credit Licence No</th> </tr> </thead> <tbody> <tr> <td>Australian Military Bank</td> <td>ABN 48 087 649 741 AFSL 237988</td> </tr> <tr> <td>AMP Bank Limited</td> <td>ABN 15 081 596 009 AFSL 234517</td> </tr> <tr> <td>People's Choice Credit Union, a trading name of Australian Central Credit Union Ltd</td> <td>ABN 11 087 651 125 AFSL 244310</td> </tr> <tr> <td>Bank Australia Limited</td> <td>ABN 21 087 651 607 AFSL 238431</td> </tr> <tr> <td>Beyond Bank Australia Limited</td> <td>ABN 15 087 651 143 AFSL 237856</td> </tr> <tr> <td>Community First Credit Union</td> <td>ABN 80 087 649 938 AFSL 231204</td> </tr> <tr> <td>Defence Bank Limited</td> <td>ABN 57 087 651 385 AFSL 234582</td> </tr> <tr> <td>Family First Credit Union Limited</td> <td>ABN 39 087 650 057 AFSL 241068</td> </tr> <tr> <td>Fire Services Credit Union Ltd</td> <td>ABN 17 087 651 152 AFSL 237515</td> </tr> <tr> <td>First Option Bank Ltd</td> <td>ABN 69 087 651 812 AFSL 236509</td> </tr> <tr> <td>G&C Mutual Bank Limited</td> <td>ABN 72 087 650 637 AFSL 238311</td> </tr> <tr> <td>Horizon Credit Union Ltd trading as Horizon Bank</td> <td>ABN 66 087 650 173 AFSL 240573</td> </tr> <tr> <td>Hume Bank Limited</td> <td>ABN 85 051 868 556 AFSL 244248</td> </tr> <tr> <td>Illawarra Credit Union Limited</td> <td>ABN 14 087 650 771 AFSL 245576</td> </tr> <tr> <td>IMB Ltd trading as IMB Bank</td> <td>ABN 92 087 651 974 AFSL 237391</td> </tr> <tr> <td>Laboratories Credit Union Limited</td> <td>ABN 77 087 650 217 AFSL 240807</td> </tr> <tr> <td>Macarthur Credit Union Ltd</td> <td>ABN 83 087 650 244 AFSL 239933</td> </tr> <tr> <td>Northern Inland Credit Union</td> <td>ABN 36 087 650 422 AFSL 235022</td> </tr> </tbody> </table>	Financial Institution	ABN/Australian Credit Licence No	Australian Military Bank	ABN 48 087 649 741 AFSL 237988	AMP Bank Limited	ABN 15 081 596 009 AFSL 234517	People's Choice Credit Union, a trading name of Australian Central Credit Union Ltd	ABN 11 087 651 125 AFSL 244310	Bank Australia Limited	ABN 21 087 651 607 AFSL 238431	Beyond Bank Australia Limited	ABN 15 087 651 143 AFSL 237856	Community First Credit Union	ABN 80 087 649 938 AFSL 231204	Defence Bank Limited	ABN 57 087 651 385 AFSL 234582	Family First Credit Union Limited	ABN 39 087 650 057 AFSL 241068	Fire Services Credit Union Ltd	ABN 17 087 651 152 AFSL 237515	First Option Bank Ltd	ABN 69 087 651 812 AFSL 236509	G&C Mutual Bank Limited	ABN 72 087 650 637 AFSL 238311	Horizon Credit Union Ltd trading as Horizon Bank	ABN 66 087 650 173 AFSL 240573	Hume Bank Limited	ABN 85 051 868 556 AFSL 244248	Illawarra Credit Union Limited	ABN 14 087 650 771 AFSL 245576	IMB Ltd trading as IMB Bank	ABN 92 087 651 974 AFSL 237391	Laboratories Credit Union Limited	ABN 77 087 650 217 AFSL 240807	Macarthur Credit Union Ltd	ABN 83 087 650 244 AFSL 239933	Northern Inland Credit Union	ABN 36 087 650 422 AFSL 235022
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<p>Eligible entrants</p>	<p>Entry to the Promotion is open to Australian residents in all Eligible States/Territories who fulfils the Method of entry requirements during the Promotion period.</p> <p>Entrants aged under 18 years must have the written consent of a parent/guardian to enter the Promotion and must provide same to the Promoter on request.</p> <p>Employees of:</p> <ul style="list-style-type: none"> • a Promoter; • suppliers associated with this Promotion (including the competition permit providers, Trade Promotions and Lotteries Pty Ltd (“TPAL”), and prize suppliers), <p>are excluded and ineligible from winning a Prize.</p>																						
<p>Details of prizes</p>	<p>There is a total of twenty (20) prizes to be won.</p> <p>Eligible entrants have the chance to enter a draw to win one of twenty (20) gift card vouchers (“Vouchers”), each valued at AU\$500.00 (inclusive of GST).</p> <p>Each prize is subject to any terms and conditions as stipulated by the Voucher’s issuer.</p> <p>Each Promoter is not liable for any prize that has been stolen, forged, lost, damaged or tampered with in any way.</p> <p>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. If a prize is no longer available or it is unfeasible to award, the Promoter may substitute the prize with a prize of higher or equal value subject to any written directions from a regulatory authority (if applicable).</p> <p>Prior to participation in any event prize, any winner and entrant may be required to sign an indemnity and waiver of liability in favour of a Promoter,</p>																						

	and any other involved parties. If an entrant is a minor, the indemnity and waiver of liability must be signed by the entrant's parent/guardian.
Total number of prizes	Twenty (20)
Total prize value	Total prize pool (inc GST): AU\$10,000.00
Method of entry	<p>To automatically enter the Promotion, an Eligible entrant must, during the Promotion period, send an international payment in foreign currency via a telegraphic transfer or receive an inwards telegraphic transfer payment in foreign currency, through one of the following methods, as applicable:</p> <ul style="list-style-type: none"> • a Promoter's branch; or • processed online through the relevant Promoter's online payment system, <p>but excluding any payments that are sent or received in the Australian denominated currency (AUD) ("Eligible Transaction"). For the avoidance of doubt, drafts and/or foreign cheques are not Eligible Transactions for the purposes of this Promotion.</p> <p>Each Eligible Transaction must be received in full and credited to a member account of a Promoter or deducted from a member account of a Promoter during the Promotion period. Any transaction that falls outside the Promotion period will not be eligible.</p> <p>If a member of the Promoter does not want to be automatically entered into this Promotion, they must inform the Promoter by email to digitalmarketingmatters@convera.com, prior to the end of the Promotion period.</p>
Maximum number of entries	<p>Each Eligible entrant will receive one entry into the Promotion per Eligible Transaction. Subject to the Method of entry requirements being satisfied, there is no limit to the number of Eligible Transactions that an Eligible entrant may make during the Promotion period.</p> <p>An Eligible entrant can win a maximum of one (1) prize in the Promotion (except SA residents).</p>
Prize draw	<p>A random prize draw will occur, at 3:00 PM AEST Monday 6th June 2022.</p> <p>Location of draw:</p> <p>Trade Promotions and Lotteries Pty Ltd Level 2, 11 York St Sydney NSW 2000</p>

Notification of winners	Each winner will be notified via email or phone within 2 business days of the Prize draw.
Public announcement of winners	Each winner of a prize will be published here: www.tpal.com.au/promo/win-voucher by Monday 13th June 2022
Unclaimed prize draw	A random unclaimed prize draw will occur, 3:00 PM AEST Monday 5 th September 2022 Location of draw: Trade Promotions and Lotteries Pty Ltd Level 2, 11 York St Sydney NSW 2000
Notification of unclaimed prize winners	The unclaimed prize winner will be notified via email or phone within 2 business days of the Unclaimed prize draw.
Public announcement of winners from unclaimed prize draw	Each winner of an unclaimed prize will be published here: www.tpal.com.au/promo/win-voucher by Monday 12th September 2022
Permit reference	Authorised under SA Permit No. T22/457 ACT Permit No. ACT TP 22/00592

Terms & Conditions of entry

1. Information on how to enter and prize details form part of these terms & conditions (**Terms of entry**). The Terms must be read in conjunction with the Schedule. The Schedule defines the terminology used in these Terms of entry. Where there is any inconsistency between these Terms and the Schedule, the Schedule prevails. Participation in this Promotion is deemed acceptance of these Terms of entry.
2. Entry is open only to Eligible entrants who satisfy the Method of entry.
3. The Promotion will be conducted during the Promotion period.
4. The Prize is specified in the Details of prizes section of the Schedule. No bonus prizes will be awarded as part of this Promotion unless specified in the Schedule.
5. The total prize pool is specified in the Total prize value section of the Schedule.
6. Any prize is valued in Australian dollars unless expressly stated to the contrary.
7. 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). Each 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.
8. The Eligible entrants must follow the Method of entry during the Promotion period to enter the Promotion. Failure to do so will result in an invalid entry. The relevant Promoter will advise an Eligible entrant if their entry is deemed invalid.
9. The time of entry will be deemed to be the time the entry is received by the Promoter.
10. Each 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. Each Promoter is not liable for any consequences of user error including (without limitation) costs incurred. No correspondence will be entered into.
11. The prize(s) will be awarded to the valid Eligible entrant(s) drawn randomly in accordance with the Prize draw details. The Promoter may draw additional reserve entries (and record them in order). In the event of an invalid entry by the Eligible Entrant, or if the Eligible entrant is ineligible to accept the prize, the prize will be awarded to the first reserve entry drawn. If the prize cannot be awarded to the Eligible entrant drawn, the Promoter will then continue this process until the prize is awarded.

12. A winner does not need to be present at the draw unless expressly stated to the contrary.
13. The winner(s) will be notified in accordance with the Notification of winners and Notification of unclaimed prize winners (if applicable) sections of the Schedule. Notification to winners will be deemed to have occurred on the later of the time a winner receives actual notification from the Promoter or two business days thereafter. The notification will include details about how the prize(s) can be claimed.
14. Each 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 relevant Promoter. A request to modify any entry information should be directed to the Promoter at digitalmarketingmatters@convera.com.
15. It is a condition of accepting the prize that a winner must comply with all the conditions of use of the prize and the prize supplier's (without limitation, the Voucher issuer) requirements. The prize must be taken as stated and no compensation will be payable if a winner is unable to use the prize as stated.
16. Each winner's name and State/Territory of residence will be published in accordance with the Public announcement of winners section of the Schedule (if applicable).
17. If the prize has not been claimed by the Unclaimed prize draw time and date and subject to any written directions from a State lottery agency, the Promoter may conduct an Unclaimed prize draw in accordance with the Unclaimed prize draw section of the Schedule (if applicable). In the event the Unclaimed prize draw takes place, the Promoter will attempt to contact a winner of the Unclaimed prize draw in accordance with the Notification of unclaimed prize draw section of the Schedule, and if applicable, the name and State/Territory of residency of any winner of the Unclaimed prize draw will be published in accordance with the section of the Schedule entitled Public announcement of winners from unclaimed prize draw. If a prize is no longer available or it is unfeasible to award, the Promoter may substitute the prize with a prize of higher or equal value subject to any written directions from a regulatory authority. The Promoter is not allowed to deduct any administrative costs associated with provision of the prize.
18. To the greatest extent permitted by law, each 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 Voucher issuer), and each Promoter makes no Warranties and disclaim all liability in connection with any such third parties, their acts or omissions. By entering the Promotion, an entrant releases and indemnifies each Promoter and each of 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 a Promoter or that a 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.

19. If despite the foregoing clause, a Promoter incurs a liability to an entrant under any law which implies a Warranty into these Terms of entry which cannot legally be excluded, a Promoter's liability in respect of the Promotion is limited, in the Promoter's discretion, to either resupplying such goods or services as form part of the Promotion, or paying the cost of resupplying those goods or services.
20. Without limiting any of the foregoing, in no circumstances will an entrant or the Promoter have any liability to the other for any loss or damage suffered which is indirect or consequential in nature, including without limitation any loss of profit, loss of reputation, loss of goodwill, loss of business opportunity or for any personal injuries suffered or sustained, as a result of entering this Promotion, except for any liability which cannot be excluded by law.
21. Each Promoter and their associated agencies and companies will not be liable for any delay, damage, or loss in transit of prizes.
22. 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 of entry or who manipulates or tampers with the entry process. In the event that a winner breaches these Terms of entry, 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 you 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 you put forward, and to respond to it 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.
23. 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). To redeem the prize, the Voucher must be redeemed within the guidelines of the Voucher issuer. Any ancillary costs associated with redeeming the prize is not included. The prize is subject to any terms and conditions as stipulated by the Voucher issuer to

be notified to an entrant. As at the commencement of the Promotion period, the nominated Voucher issuer is True Rewards. Each prize is subject to any terms and conditions as stipulated by the Voucher issuer at <https://truerewards.com.au/>.

24. In the case of the intervention of any outside act, agent or event which prevents or significantly hinders a 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 of entry, including but not limited to vandalism, natural disasters, acts of God, civil unrest, strike, war, act of terrorism, disease, epidemic or pandemic, each 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 and recommence it from the start on the same conditions, subject to approval of the relevant authorities.
25. Entrants agree that the Promoter can use personal information provided 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 Voucher issuer involved in the Promotion and any relevant authorities.
26. 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 adheres to the *Privacy Act 1988* (Cth) and Australian Privacy Principles.
27. The Promotion and these Terms of entry will be governed by the law of the State or Territory in which the Promoter ordinarily resides. Entrants accept the non-exclusive jurisdiction of courts and tribunals of that State or Territory in connection with disputes concerning the Promotion.
28. Facebook, YouTube, Instagram, Snapchat or any other form of 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 Facebook, YouTube, Instagram, Snapchat or social media provider; and to release Facebook, YouTube, Instagram, or Snapchat or other social media provider from all liability in relation to this Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Promoter and not Facebook, YouTube, Instagram, Snapchat or other social media provider.