

## **'Have Your Say for a Chance to Win' Terms and Conditions**

### Promoter's Details

The Promoter is South West Credit Union Co-operative Limited, 117 Lava Street, Warrnambool, Victoria 3280, ABN 44 087 651 705, AFS Licence No 241 258.

### Conditions of entry

The entry to the "Have Your Say for a Chance to Win" promotion is open only to residents of Victoria over the age of 17 years.

Entry into the competition is limited to one entry per client. Clients that complete multiple survey's under the one client number will be deemed as one entry only.

The following persons are not eligible to participate in the promotion:

- a) All directors and staff of South West Credit Union Co-operative Limited (the "Promoter") and the immediate family members of directors and staff of the Promoter.
- b) Residents outside of Victoria.
- c) Residents under 17 years of age

Participation in the Promotion is deemed acceptance of these terms and conditions.

### How to enter

To enter the Promotion, all eligible persons must complete the South West Credit Customer Survey, which is accessible by [www.swcredit.com.au/HaveYourSay](http://www.swcredit.com.au/HaveYourSay).

### Details of Prizes

One (1) winner, will win an Apple Watch Series 5, valued at \$650. The prize must be taken as offered and is not transferable or exchangeable and cannot be redeemed as cash.

### Duration of the Promotion

The Promotion will commence at 9am AEST on Wednesday 1<sup>st</sup> January, 2020.

The Promotion will close at 11:59pm AEST on Friday 31<sup>st</sup> January, 2020.

### Date, Time & Place of Draw

The winner will be selected by Friday 14<sup>th</sup> February, 2020 at random from the survey participants.

### Notification of the Winner

The winner will be notified by their South West Credit Client Contact Details.

The winner consents to the results of the Promotion being published publicly on Facebook and the South West Credit Union website ([swcredit.com.au](http://swcredit.com.au)) where their name will be published.

### No Liability

To the extent permitted by law, the Promoter is not responsible or liable for:

- a) inaccurate or incorrect transcription of entry information;

b) purported entries that are not received for any reason, including because they are lost, misdirected or stolen, or that are received, but are late, illegible, incomplete, or entered other than as directed in the entry instructions;

c) any problems or technical failures of any kind, including malfunction of any telephone network or lines, computer online systems or network, servers or providers, computer equipment, or software, unauthorised human intervention in any part of this Promotion, electronic or human error which may occur in the administration of this Promotion;

d) any injury or damage to persons or property, including to the computer of the participant or any other person related to, or resulting from, participation or downloading any materials in this promotion.

#### Promotion

The Promoter will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from negligence) in connection with this Promotion or acceptance or use of the Prize except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable bylaw).

If, for any reason, this competition is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter, which corrupt or affect the administration, security, fairness, integrity or proper conduct of this competition, the Promoter assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorised access to, or alteration of entries.

#### Unclaimed Prize Draw

If the Prize is not claimed within 7 days of the draw, the relevant winner's entry will be deemed invalid and the Promoter will conduct an unclaimed Prize draw at 9:00am AEST 28<sup>th</sup> February, 2020. Should an unclaimed Prize draw be necessary, the winners of the unclaimed Prize draw will be notified.

#### Promotional Activities

Entrants must be willing to have their name published on the South West Credit Union Facebook page and website (swcredit.com.au).

#### Permit

The conduct of the Promotion does not require a permit.