

Shared Value Program Terms and Conditions

1. The Promotion is called '**Shared Value Program**'. Information on how to participate in the Promotion forms part of these terms and conditions of eligibility. Participation in the Promotion is deemed acceptance of these terms and conditions of eligibility.
2. The promoter of the Shared Value Program is South West Credit Union Co-operative Limited, 117 Lava Street, Warrnambool, Victoria 3280, ABN 44 087 651 705, AFS Licence No 241 258.
3. Participation in the Shared Value Program is restricted to clients of the Promoter.
4. The Promoter has the right to remove a participant at any time for any reason.
5. The Promoter reserves the right to refuse participation/inclusion of a business/offer or advertisement for any reason.
6. The Promoter's decision is final and no correspondence will be entered into.
7. To participate in the Shared Value Program, clients must present either their South West Credit ATM Card, Passbook or Membership Card at the time the offer/discount/privilege is being accepted.
8. To the extent permitted by law, the Promoter is not responsible or liable for:
 - a) the goods or services offered through the Shared Value Program.
 - b) the quality or performance of goods/services offered through the Shared Value Program.
 - 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.
 - e) 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, except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable bylaw).