

Community Bank Turramurra & Lindfield Xmas Raffle Terms & Conditions ("Conditions of Entry")

Schedule				
Raffle Details:	Community Bank Turramurra & Lindfield Xmas Raffle			
Promoter:	Ku-ring-gai Financial Services Limited ABN 56 103 129 184, 1273 Pacific Highway, Turramurra, NSW 2074, Australia, Ph: 1300 236 344 on behalf of KYDS Youth Development Service.			
Entry Period:	Start date: 08/11/21 at 9:00 am AEDT End date: 16/12/21 at 3:00 pm AEDT			
Eligible entrants:	Entry is only open to NSW residents. Entrants under the age of 18 must have parent or legal guardian approval to enter.			
How to Enter:	To enter the raffle, the entrant must purchase a raffle ticket online at tlcbb.com.au or at the Community Bank Lindfield or Community Bank Turramurra during the Entry Period. Entrants must retain their raffle ticket stub (physical stub or digital version) in order to claim the prize.			
Entries permitted:	Entrants may purchase multiple raffle tickets provided each purchase is made in accordance with the instructions above.			
Total Prize Pool:	AUD \$500.00			
Prize Description	Number of this prize	Value (per prize)	Winning Method	Conditions
The prize is handmade wooden rocking motorbike, made and donated by the Hornsby Woodworking Men's Shed.	1	AUD\$500.00	Draw: barrel draw - 17/12/21 at 3:00 pm AEDT	The prize must be collected from either Community Bank Lindfield or Community Bank Turramurra by 24/12/21.
Winner notification:	The winner will be contacted by phone within one (1) day of the draw.			

1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry into the raffle is deemed to be acceptance of these Conditions of Entry (and Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
2. The raffle commences on the Start Date and ends on the End Date. Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. Valid and eligible entries will be accepted during the Entry Period.
4. Employees (and their immediate family members) of agencies/companies directly associated with the conduct of this raffle, the Promoter, businesses involved in determination of winner/s for the raffle, businesses involved in the management of the raffle, any organisation benefiting from the raffle, the Promoter's distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "Immediate family member" means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
5. If a prize is won by a person under the age of 18, the prize may be awarded to the winner's parent or guardian.
6. Draw:
 - a) The draw will take place at Ku-ring-gai Financial Services Limited, 1273 Pacific Highway, Turramurra NSW 2074, Australia at 3:00 pm AEDT on 17/12/21 using barrel draw.
 - i) The first valid entry drawn will be the winner of the prize specified in the Schedule above.

- b) If a draw is scheduled on the weekend or a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize is determined by chance.
7. All reasonable attempts will be made to contact the winner.
 8. If the winner chooses not to take their prize (or is unable to), or does not take or claim a prize by the time specified by the Promoter, or is unavailable, they forfeit the prize and the Promoter is not obliged to substitute the prize.
 9. Entrants must keep their ticket stub, as specified above, for each entry as proof of purchase ("Proof of Purchase"). If an entrant fails to produce the Proof of Purchase for a specific entry or each entry, as and when requested by the Promoter, the Promoter has the right to invalidate the entrant's respective entry/entries for which Proof of Purchase cannot be provided and/or all entries submitted by that entrant and/or forfeit the entrant's right to a prize.
 10. The value of the prize is accurate and based upon the recommended retail value of the prize (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prize after that date.
 11. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
 12. If the prize is unavailable the Promoter reserves the right to substitute the prize to a prize of equal or greater value and specification.
 13. The prize will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
 14. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy which is located at <http://www.bendigobank.com.au/public/privacy-policy/full-privacy-policy>. The Promoter's privacy policy contains information about how the entrant may access, update and seek correction of the personal information the Promoter holds about them and how the entrant may complain about any potential breach by the Promoter of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with. The Promoter collects personal information about entrants to enable them to participate in this raffle and may disclose the entrants' personal information to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this raffle. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the raffle. Personal information collected from entrants will not be disclosed to any entity located outside of Australia.
 15. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier and the provision of the prize is the sole responsibility of the third party and not the Promoter. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry, to the extent of any inconsistency. The Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.
 16. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
 17. If for any reason any aspect of this raffle is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the raffle and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
 18. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). In the event that a winner cannot provide suitable proof as required by the Promoter to validate their entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid

and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.

19. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the raffle or claiming a prize, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved the Promoter's decision will be final.
20. The Promoter and its associated agencies and companies 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 any person's negligence or wilful misconduct) in connection with this raffle or accepting or using any prize (or recommendation), except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
21. The entrant will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the raffle, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
22. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
23. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.