

\$20K In 40 Days Terms & Conditions ("Conditions of Entry")

Schedule			
Promotion:	\$20K In 40 Days		
Promoter:	Maffra & District Community Financial Services Limited ABN 14 600 481 178, 146 Johnson Street , Maffra, VIC 3860, Australia. Ph: 03 5443 0344		
Promotional Period:	Start date: 06/11/20 at 12:01 am AEDT End date: 15/12/20 at 11:59 pm AEDT		
Eligible entrants:	Entry is only open to VIC residents who are 18 years and over, a customer of Maffra & District Community Bank and reside in Maffra or any suburb immediately adjacent to Maffra (with a postcode of 3859, 3860 or 3862).		
How to Enter:	All new and existing customers of Maffra & District Community Bank will be automatically entered into the prize draws. In the case of eligible individuals who become new customers during the Promotional Period, they will be entered into all subsequent prize draws after the date of joining.		
Entries permitted:	Eligible entrants will only be entered into each prize draw once. For any joint bank accounts, each person listed on the account will be entered into the draw.		
Total Prize Pool:	AUD \$20,000		
Prize Description	Number of this prize	Value (per prize)	Winning Method
<p>The prize is a voucher, redeemable for \$200 value to spend at a local business as specified on the voucher. Vouchers will be selected and allocated by the Promoter, in its absolute discretion.</p> <p>Any ancillary costs associated with redeeming the voucher are not included. Any unused balance of the voucher will not be awarded as cash. Redemption of the voucher is subject to any terms and conditions of the issuer including those specified on the voucher.</p> <p>The prize must be collected from 146 Johnson Street, Maffra VIC 3860, Australia within 4 weeks from date of winner notification.</p>	<p>100</p> <p>See below for draw dates and details.</p>	<p>AUD\$200</p>	<p>Random Draws</p>
Winner notification:	The winners will be contacted by using the contact details on file with the Promoter, includes in writing, within fourteen (14) days of the draw.		

1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry into the Promotion 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 Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). 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 Promotional Period.
4. Employees (and their immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, businesses involved in determination of winner/s for the Promotion, businesses involved in the management of the Promotion, any organisation benefiting from the Promotion, 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. Draws:

- a) All draws will take place at Maffra & District Community Financial Services Limited, 146 Johnson Street, Maffra VIC 3860, Australia. A prize draw will take place each weekday at 12:00 pm from 06/11/20 to 16/12/20 ("Prize Draw Period"). For each prize draw held on a Monday, Tuesday, Wednesday or Thursday (excluding the prize draw held on Wednesday 16/12/20) during the Prize Draw Period, there will be two (2) winners drawn (per draw). For each prize draw held on a Friday during the Prize Draw Period, there will be six (6) winners drawn (per draw). In the case of the final prize draw taking place on Wednesday 16/12/20, there shall be a total of twenty (20) winners drawn.
 - b) All valid entries received up until the time of each draw will be entered into that draw (excluding the last prize draw where entries close 11.59pm AEDT 15/12/20). Non-winning entries in each draw will be entered into any subsequent prize draw(s).
 - i) There shall be one-hundred (100) winners drawn in total across all draws. Each winner will receive the prize specified in the Schedule above.
 - ii) The Promoter may draw reserve winners in case of ineligible or invalid entries.
 - c) 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.
6. All reasonable attempts will be made to contact each winner.
 7. If any 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.
 8. The value of the prizes is accurate and based upon the recommended retail value of the prizes (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.
 9. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
 10. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and specification.
 11. No entry fee is charged by the Promoter to enter the Promotion.
 12. 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.
 13. 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 Promotion 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 Promotion. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion. Personal information collected from entrants will not be disclosed to any entity located outside of Australia.
 14. 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.

15. 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).
16. If for any reason any aspect of this Promotion 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 Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
17. 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.
18. 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 Promotion 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.
19. 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 Promotion 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).
20. The entrant will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, 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.
21. 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.
22. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.