

'Tackle your bills online with ease' SmartBudget Competition Terms and Conditions

Instructions on how to enter and prizes form part of these terms and conditions.

Section 1: General Information

1. **Promoter:** Queensland Country Credit Union Limited (ABN 77 087 651 027 AFSL/Australian Credit Licence 244 533), 333 Ross River Road, Aitkenvale QLD 4814. The Promoter can be contacted on 1800 075 078.
2. **Promotion Period:** The Promotion will run between 05:00am (AEST) on Friday 1 March 2019 and 11:59pm (AEST) Wednesday 17 April 2019.
3. **Eligibility:**
 - 3.1 One (1) entry is available per SmartBudget Agreement. To be eligible to enter the draw, entrants must satisfy the following criteria:
 - (a) Must hold a SmartBudget account, with the Promoter;
 - (b) Pay one (1) manual SmartBudget bill online through the SmartBudget Portal via Internet Banking or the Mobile Banking App during the Promotion Period; and
 - (c) Has met all financial commitments in respect to the SmartBudget account during the Promotion Period; and
 - (d) Must be aged seventeen (17) or over and a resident of Queensland during the Promotion Period.
 - 3.2 To be eligible for one (1) additional entry the entrant must satisfy the following criteria:
 - (a) Acquires or opens a SmartBudget account with the Promoter during the Promotion Period;
 - (b) Has met all financial commitments in respect to the SmartBudget account during the Promotion Period;
 - (c) Has not held a SmartBudget account in the last 12 months prior to the commencement of the promotion; and
 - (d) Must be aged seventeen (17) or over and a resident of Queensland during the Promotion Period.

For Clause 3.1 and 3.2 the entrant must agree to terms and conditions of this promotion allowing them to be eligible and not be a director, employee or an immediate family member of a director or employee, of the Promoter or its related entities.

- (i) **Immediate family member** - includes your spouse or partner, your (or your spouse's) children, parents or other relatives, provided these live permanently with you.

4. **Entry conditions:** Entrants may enter the Promotion by satisfying all eligibility criteria.
5. **Prize details:** There will be one (1) prize awarded during the Promotion Period and will be provided to the SmartBudget Agreement Holder/s.

The prize consists of:

- (a) 2019 NRL Magic Round Brisbane, three (3) Day Diamond Pass for the 10 May 2019 to 12 May 2019 for two (2) people at the Suncorp Stadium in Brisbane, Queensland. Prize **excludes flights, travels and accommodation to Suncorp Stadium in Brisbane, Queensland**; and
- (b) One (1) \$2,500 Visa Cards4All gift card. The Gift Card is issued by Cards4All Pty Ltd ABN 99 118 809 886 and may be used at an eftpos/Visa terminal where accepted by the merchant. Some businesses may not accept Gift Cards. The prize winner is subject to the Cards4All Gift Card terms and conditions, details of which are provided with the gift card.

In the event a prize winner and their nominated guest chooses not to utilise any component of the Prize, the Promoter will not refund the prize winner with the monetary value of that component, irrespective of whether it is convertible to cash.

The total prize value is \$3,060

6. Draw details: The prize winner will be determined by a random draw of all entrants that satisfied the eligibility criteria in Clause 3.

The prize draw will take place at midday on Thursday 18 April 2019, at the Promoter's Head Office at the address provided in Clause 1.

The winner has until the 5pm Friday 26 April 2019 to claim their prize. If the prize is left unclaimed or is forfeited a redraw will take place from the eligible entries collated during the promotion period.

7. Collection details: The prize winner will be notified by phone or email from 1pm Thursday 18 April 2019 and will be provided with details of how to collect their prize
8. Re-draw details: In the event the prize has not been claimed by 5:00pm on Friday 26 April 2019 a re-draw will be conducted by the Promoter at 9.00am on Monday 29 April 2019, at the address provided in Clause 1, in respect of the prize.

Prize winners will be determined under this Clause 8 by random draw of all entrants who satisfy the eligibility criteria.

9. Prize non-refundable: The prize is non-refundable, non-transferable and cannot be taken in any form other than that provided in Clause 5 of these terms and conditions.
10. Release: To the extent permissible by law, you release the Promoter, the Promoter's related entities and any related entities, its and their respective directors, officers, employees and agents from any causes of action, loss, liability, damage, personal injury, expense (including any claim for legal expenses), cost or charge sustained or in any way incurred by you (including any indirect or consequential loss) in connection with your participation in the Promotion and the prize package.
11. Force Majeure: The Promoter will not be responsible or liable for any loss, cost or damage arising out of any act, omission, failure or delay by the Promoter which is due to an act of god, riots, acts of terrorism, storms, fire, any labour or industrial dispute, any strike, and other acts which are not reasonably within the control of the Promoter.
12. Lost or delayed communications: The Promoter will not be responsible for any delayed, lost or misdirected mail or any other communication.
13. Privacy Notice: In participating in this Promotion entrants agree to the lawful collection, use and disclosure of their personal information as authorised under the Privacy Act 1988 and in accordance with the Promoter's privacy policy. During the course of the Promotion, personal information will be collected by the Promoter in order to award the prize. As part of this process personal information may be provided to third parties. All information will be treated in accordance with the Promoter's privacy policy, a copy of which can be obtained from www.qccu.com.au or any branch of the promoter.

The Promoter may contact the prize winner to obtain permission to use their name and image for any promotional activities following the Promotion and/or to invite them to enter other promotions conducted by the Promoter.

Entrants are able to request access to their personal information collected by the Promoter during the Promotion by contacting the Promoter:

- a. In person at any branch of the Promoter
 - b. By phone call to 1800 075 078
 - c. By fax to 07 4412 3895
 - d. By email to info@gccu.com.au
 - e. In writing to: Privacy Officer, Queensland Country Credit Union Limited, PO Box 679, Aitkenvale QLD 4814.
14. Program Interruption: The Promoter, in its sole discretion, reserves the right to cancel, suspend, terminate or modify the Promotion if fraud, technical failures or any other factor beyond the Promoter's reasonable control adversely affect the Promoter's ability to conduct the Promotion as described in these terms and conditions.