

Win \$1,000 with our Education + Account Promotion ("Promotion") – Terms & conditions

1. Information on how to take part in the Credit Union SA 'Win \$1,000 with our Education + Account' Promotion, form part of conditions of entry and are outlined in these terms and conditions. Participation in this Promotion is deemed acceptance of these terms and conditions.
2. The Promotion commences at **8:00am on Thursday 30 May 2024** and closes at **12:00pm on Sunday 8 December 2024** ("Promotion Period"). All references to times recorded throughout these terms and conditions are a reference to local time in Adelaide, South Australia.
3. The promoter is Credit Union SA Ltd | ABN 36 087 651 232 | AFSL/Australian Credit Licence 241066 | Credit Union SA Centre, Level 3, 400 King William Street, Adelaide SA 5000 ("Promoter").
4. Promotion is limited to residents of South Australian only, aged 18 years and older who are current or new members of Credit Union SA that open or transfer an existing account to the Educator + Account ("Account"). The Account must be active (open) on the date that the draw is conducted. To be eligible entrants must also be:
 - Current or retired employees of the South Australian education community,
 - a student carrying out studies in education, or
 - eligible family members (parents, children, grandparents, grandchildren, siblings, and partners only).Entrants should consider the terms and conditions before determining whether any of the products issued by the Promoter are suitable to their situation.
5. Employees (and their immediate families) of the Promoter, are ineligible to enter the Promotion. Immediate family 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 first cousin.
6. The Promoter reserves the right to verify the eligibility of each entrant (including their identity, age and place of residence) and the validity of each entry and to disqualify any person who the Promoter has reason to believe has breached any of these terms and conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct, calculated to jeopardise fair and proper conduct of this Promotion. Further, any contact details provided incorrectly may be deemed by the Promoter as an invalid

entry. Errors and omissions may be accepted at the Promoter's sole discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

7. There will be one (1) prize awarded in this Promotion. The prize consists of one (1) \$1,000 cash prize. The prize is non-transferable and cannot be exchanged.
8. The prize winner will be selected via random draw on **Monday, 9 December 2024** at Credit Union SA Level 3/400 King William St Adelaide at **12:00pm** and notified no later than the **Monday, 9 December 2024 at 3:00pm** via their phone number listed on their Credit Union SA membership. The winner will be given 5 business days after the Promoter's initial contact to claim their prize. If the winner does not have an active Account or does not claim the prize – please refer to clause 8.1 for conditions.

The one (1) \$1,000 cash prize is to be deposited into the winner's Account within 5 business days of the prize being claimed by the winner. The Promoter is not liable and is not obliged to provide an alternative prize in the event that the winner is unable to accept the prize for any reason.

The winner will be posted on the Credit Union SA website (creditunionsa.com.au) within 30 days of initial contact with the winner and will include the initial of their first name and their surname.

8.1. Inactive Account/ Unclaimed Prize Draw

In the event that the winner does not have an active Account or does not claim their prize **by 3pm on Monday, 16 December 2024** (within 5 business days of initial contact) the Promoter will conduct a redraw. This prize redraw will take place via random draw at **4pm on Monday, 16 December 2024** at Credit Union SA, Level 3/400 King William Street St, Adelaide. The winner of the unclaimed prize will be notified by telephone by the number listed on their Credit Union SA membership and the initial of their first name and their surname will be posted on the Promoter's website within 30 days of initial contact.

9. This Promotion is in no way sponsored, endorsed by, administered by, or associated with Meta Platforms, Inc. (Meta) or Facebook. Entrants understand that they are providing their information to the Promoter and not to Meta and/or Facebook. By participating in this Promotion, entrants agree to a complete release of Meta and/or Facebook from any claims. The information an entrant provides will only be used for the purposes outlined in these terms and conditions. Any questions, comments or complaints about this promotion must be directed to the Promoter and not to Facebook and/or Meta.

10. The Promoter shall not be liable for any tax implications that may arise as a result of accepting any prize. Independent financial advice should be sought by any person participating in the Promotion.

11. The Promoter values your privacy and strictly adhere to the Australian Privacy Principles. Any personal information gathered is only to contact the prize winner and will not be used in any other way. To view the Promoter's privacy policy visit <https://www.creditunionsa.com.au/privacy>.