

## Home Loan Journey Survey – Win a \$250 Voucher of choice (“Competition”)

### Terms & conditions

- 1) Information on how to take part in the competition and details of the Voucher prize will form part of these terms and conditions. Participation in this Competition is deemed acceptance of these terms and conditions.
- 2) The promoter is Credit Union SA Ltd (“Promoter”) ABN 36 087 651 232 | AFSL/Australian Credit Licence 241066 | Credit Union SA Centre, Level 3, 400 King William Street, Adelaide SA 5000.
- 3) Competition is available to Australian residents aged 18 years and older who have a Home Loan product funded by Credit Union SA during the promotion period. Participants are required to be a Credit Union SA member to enter this Competition. Entrants need to complete a survey that is emailed to them after a Home Loan product has been funded with Credit Union SA. The monthly prize will be drawn each month from survey responses received within a specified calendar month.
- 4) 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 Competition. 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.
- 5) There will be 12 prize winners each year (one each calendar month) who will each win one (1) \$250 Voucher of their choice. A Credit Union SA representative will contact the winner to confirm which voucher they would like and organise the best delivery option. Total prize pool is valued at \$3,000.

The competition will start from 1 January 2023 at 12:01am (ACST) and is a continuous competition, with monthly draws, until the Promoter - Credit Union SA withdraws the competition. 30 days’ notice will be given when the competition will be withdrawn, and notification will be highlighted on Credit Union SA’s website.

The Survey will be emailed within the first 7 days of each calendar month to any members who have funded a Home Loan product with Credit Union SA during the previous month.

The monthly winner will be drawn at random, from the survey entries received within the previous calendar month, within the first 7 days of the following month at 12.30pm (ACST) Credit Union SA, Level 3, 400 King William St, Adelaide. The winner’s name will be posted on the Credit Union SA website within 7 days of the monthly prize draw. Winners will be contact by phone and/or email and vouchers will be posted or emailed to the winners preferred address.

- 6) In the event that the winner cannot be contacted within 7 days, the prize will be redrawn.

- 7) We value 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 Credit Union SA's privacy policy visit <https://www.creditunionsa.com.au/privacy/> or to access your personal information phone (08) 8202 7777.