

Survey Game of Skill \$100 Promotion Terms and Conditions

1. These terms and conditions are for the Survey Game of Skill \$100 promotion ('**Promotion**')
2. Information on how to enter this Promotion and the prizes form part of these terms and conditions. By participating in the Promotion each entrant ('**Entrant**') accepts and agrees to be bound by these terms and conditions.
3. This promotion is being conducted by Heritage and People's Choice Ltd ABN 11 087 651 125, of 400 Ruthven Street, Toowoomba QLD 4350 ('**Promoter**'), trading as Heritage Bank and People First Bank.
4. The promotion period commences and concludes in accordance with the dates set out in item 10 below (the '**Promotion Period**').

Eligibility

5. The Promotion is open to members of the Promoter who are:
 - over the age of 18 years;
 - invited by the Promoter to complete a research survey; and
 - not a director, manager, employee or contractor of the Promoter or any agency associated with conducting this Promotion, including any immediate families. Immediate family includes 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, (each an '**Eligible Member**').
6. To enter the Promotion, an Eligible Member must:
 - hold an Eligible Account with the Promoter during the relevant Promotion Period and when the Prize is awarded;
 - complete the survey via the unique link sent to them in an email from the Promoter within 60 days of receiving the email;
 - answer the Game of Skill question at the end of the survey;
 - ensure their email address remains valid for at least 30 days after the relevant Promotion Period has ended; and
 - not be in breach of the Promoter's product or membership terms and conditions at the time any Prize is awarded, (an '**Eligible Entry**').
7. An '**Eligible Account**' is an account with either Heritage Bank or People First Bank that is a transaction account or a savings account. An Eligible Account is not a term deposit account or any type of credit or loan account (including a credit card account).
8. Regardless of the number of Eligible Entries completed by an Eligible Member during a Promotion Period, each Eligible Member only has one (1) opportunity per Promotion Period to win a Prize.
9. The Promoter reserves the right to verify the eligibility of each Entrant and the validity of each Eligible Entry.

Promotion Period

10. There are four (4) separate Promotion Periods run across four (4) quarters during each calendar year. Each Promotion Period opens at 12:00am (AEST) on the relevant Entries Open date and closes at 11:59pm (AEST) on the relevant Entries Close date set out below. Entries will be judged for each Promotion Period on the relevant Judging Date set out below.

Promotion Period	Entries Open	Entries Close	Judging Date
H1	1 January	31 March	1 May
H2	1 April	30 June	1 August
H3	1 July	30 September	1 November
H4	1 October	31 December	1 February

11. Where the Judging Date falls on a non-business day, the judging will occur on the next business day.

Prize

12. For each Promotion Period there are thirty (30) \$100 cash prizes available (each a '**Prize**') with a total prize pool of \$3,000 per Promotion Period. Each Entrant who receives a Prize is a '**Prize Winner**'.
13. There is a limit of one Prize per Eligible Member, per Promotion Period. Where a membership is held by multiple parties, only one Prize will be given.
14. Each Prize Winner is selected from the pool of Eligible Members for the relevant Promotion Period and will be selected based on their response to the Game of Skill question.
15. The Prize Winners will be determined by a representative of the Promoter on the Judging Date specified above for each Promotion Period.
16. The Promoter may select additional reserve winners, and record them in case an invalid entry or ineligible Entrant is selected ('**Reserve Winner**').
17. Prize Winners will be notified by email to the email address the invitation to participate in the survey was issued to. Prize Winners will be notified that they have won a Prize within two (2) business days of the Judging Date. The Prize will be deposited to the Prize Winner's Eligible Account within five (5) business days of the notification that the Prize Winner has won.
18. The Promoter accepts no responsibility for any tax implications that may arise from the payment of the Prize, and each Prize Winner should seek independent advice in this regard.

General

19. All decisions made by the Promoter are final and no correspondence will be entered into.
20. Failure by the Promoter to enforce any of its rights does not constitute a waiver of those rights.
21. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to reasons beyond the control of the Promoter, the Promoter may modify, suspend, terminate, or cancel the Promotion, in its discretion.
22. Nothing in these terms and conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees and except to the extent that the loss is caused by the Promoter's fraud, negligence or wilful misconduct (including that of the Promoter's officers, employees, contractors or agents) the Promoter (including their respective officers, employees, contractors and agents) is not responsible for and excludes all liability, for any personal injury, or any loss or damage, whether direct, indirect, special or consequential, arising in any way out of the Promotion.
23. The collection and disclosure of personal information provided will be handled in accordance with the Heritage and People's Choice Privacy Policy (**the Privacy Policy**). The Privacy Policy is available on the Heritage Bank website www.heritage.com.au/termsconditions/privacy-policy, the People First Bank website www.peoplefirstbank.com.au/privacy, or on request.