

# People First Bank \$20K Giveaway Terms and Conditions

## The important stuff

### Promotion

1. People First Bank \$20k Giveaway ('Promotion').

### Promoter

2. The promoter is Heritage and People's Choice Ltd ACN 087 651 125 trading as People First Bank, People's Choice Credit Union (referred to in this documents as "**People's Choice**") and Heritage Bank Australian Financial Services Licence and Australian Credit Licence number 244310 of 50 Flinders Street, Adelaide SA, 5000 (the '**Promoter**' and '**People First Bank**').

### Promotion Period

3. The '**Promotion Period**' is as follows:
  - Start date: Tuesday 5 May 2026 at 12:01am ACST
  - End date: Tuesday 14 July 2026 at 11:59pm ACST

### Eligibility Entry

4. In order to be eligible to enter the Promotion, a person must:
  - be residing in Australia and have an Australian residential address at the time of the draw;
  - be 18 years or older at the beginning of the Promotion Period;
  - have a People's Choice brand deposit or transaction account immediately before the Promotion Period starts and which is still open on 28 July 2026 (the '**Eligible Account**');;
  - successfully register for People First Bank Digital Banking via Online Banking or the People First Bank App during the Promotion Period; and
  - not be an employee Heritage and People's Choice Ltd who has had, or has, any involvement in the creation or conduct of the Promotion.

(an '**Eligible Entry**').

### How to enter

5. An Eligible Entry is automatically entered into the Promotion upon the person successfully registering for People First Bank Digital Banking via Online Banking or the People First Bank App during the Promotion Period.
6. Only one (1) Eligible Entry per person is permitted.
7. Entry into the Promotion is free and all Eligible Entries have an equal chance of winning.

### Draw and prizes

8. The prize consists of one (1) cash prize of \$20,000.00 ('Prize') with a total prize pool of \$20,000.
9. The Prize will be drawn at 11:00am (ACST) on Tuesday 21 July 2026 and the Prize Winner will be notified by telephone and email within two business days of the draw to the email address and phone number held by the Promoter.
10. The Prize will be deposited into the Eligible Account by 5:00pm (ACST) on Tuesday 28 July 2026.

### Winner notification

11. The Prize Winner will be contacted by Thursday 23 July 2026 and their details (first initial, last name and postcode) will be published on the Promoter's website (peoplefirstbank.com.au/about-us/competitions-and-promotions#competition-winners) on Friday 24 July 2026 for a minimum of 28 days.

### Unclaimed prize

12. If the Prize remains unclaimed for more than 30 days following the publishing of the Prize Winner, a new winner will be drawn.

## More terms and conditions:

1. By entering this Promotion, each entrant ('**Entrant**') accepts and agrees to be bound by these terms and conditions of entry ("**Terms and Conditions**"). All entry instructions and prize information published by the Promoter forms part of these Terms and Conditions.
2. The Promotion is conducted in all Australian states and territories, in accordance with the relevant legislation applying to promotions of this type. The Promotion is authorised under the following permits: SA: T26/648, ACT: TP 26/00851, NSW: TP/04242.
3. The Promotion period commences at 12:01am (ACST) on Tuesday 5 May 2026 and closes at 11:59pm (ACST) on Tuesday 14 July 2026 ('**Promotion Period**').

### Draw and Prize

4. There is one ① Prize and only one ① Prize Winner in this Promotion.
5. The first valid entry drawn in the presence of an independent scrutineer by a computerised random number generator at 11:00am (ACST) on Tuesday 21 July 2026 at 50 Flinders Street, Adelaide, SA 5000 ('**Draw**') will win the Prize ('**Prize Winner**').
6. The Promoter will notify the Prize Winner that they have won the Prize via email and telephone by Thursday 23 July 2026 to the email address and phone number of the Prize Winner held on the Promoter's system.
7. The Prize Winner's details, including the initial of their first name, their last name and their postcode, will be published on this page (peoplefirstbank.com.au/about-us/competitions-and-promotions#competition-winners) on Friday 24 July 2026 for a minimum of 28 days.
8. The Promoter will deposit the Prize into the Eligible Account by 5:00pm (ACST) on Tuesday 28 July 2026.
9. If the Prize has not been claimed by the Prize Winner within 30 days of publishing the Winner, the Promoter will redraw a new Prize Winner ('**Redraw**'). Any Redraw will be conducted on Monday 24 August 2026 at 11:00am (ACST) at 50 Flinders Street, Adelaide SA 5000, in the same manner as the Draw.
10. The Redraw Prize Winner will be contacted in the same manner as a Prize Winner.
11. Details of the Redraw Prize Winner will be published in the same manner as the Draw Prize Winner.

### General

The Promoter reserves the right, at any time during the Promotion, to verify the validity of any Eligible Entrant and may disqualify any Eligible Entrant who has not acted in accordance with these Terms and Conditions.

12. By accepting the Prize, the Prize Winner, and any Redraw Prize Winner, agrees to participate in the Promoter's marketing and advertising activities relating to the Promotion (such as publicity), including their name, likeness, image, or voice (including any photograph, film or recording of them) in promotional material in any form of media at any time without notification or compensation, financial or otherwise.
13. The Prize is non-transferable, non-refundable, non-exchangeable, non-replaceable and non-redeemable, except at the Promoter's discretion and subject to relevant State/Territory legislation.
14. To the full extent permitted by law, the Promoter, its associated companies and agencies and any of their personnel (the "Relevant Parties") exclude all liability for any loss (including damage, claim, injury, cost or expense) which is suffered or incurred by any individual or Eligible Participant in connection with the Promotion

## **More terms and conditions** continued

including without limitation: (i) any indirect, special, economic or consequential loss; (ii) any loss arising from the negligence of a Relevant Party; and (iii) any liability for personal injury or death. To the extent that such liability cannot be excluded by law, it is limited to the minimum allowable by law.

15. Failure by the Promoter to enforce any of its rights at any stage of the Promotion does not constitute a waiver of these rights.
16. The Promoter's decision is final in relation to all matters in this Promotion and no correspondence will be entered into in relation to the Prize or the Promotion including allocation of the Prize to the Prize Winner.
17. The Promoter accepts no responsibility for any tax implications that may arise from the Promotion or the payment of the Prize to the Prize Winner. The Prize Winner should seek their own independent advice in this regard.
18. The collection and disclosure of personal information provided in connection with the Promotion will be handled in accordance with the Promoter's Privacy Policy (the '**Privacy Policy**') which complies with the Privacy Act 1998 (Cth) and the Australian Privacy Principles. A copy of the Privacy Policy is available on the People First Bank website or on request.
19. The Promoter may cancel, terminate, modify or suspend the Promotion at any time, subject to any directions from a regulatory authority or to protect the Promoter's legitimate interests. The Promoter reserves the right to, at any time, withdraw, vary or extend the Promotion, or otherwise vary or amend these Terms and Conditions without notice, subject to any applicable laws.
20. The Promotion is not sponsored, endorsed or administered by, or associated with, Facebook or any other social media platform ('**Social Media**'). Participants understand and agree that they are providing their information to the Promoter and not to Social Media. By entering this Promotion, each Entrant releases any Social Media from any action or claim arising out of the Promotion. Any questions, comments or complaints regarding this Promotion must be directed to the Promoter, not Social Media. At all times, Entrant agree to act in accordance with the relevant Social Media Terms of Use, including without limitation, the Facebook Statement of Rights and Responsibilities, which can be viewed at [www.facebook.com/terms.php](http://www.facebook.com/terms.php), and other related policies.