

Reward Saver Account “Win \$1,000” competition Terms and conditions

Duration	The competition commences at 10:00am on Tuesday 3rd January 2012 and closes 11:59pm on 31st March 2012.
Method of entry	An entry is made into the monthly draw by depositing a minimum of \$50 each calendar month during the competition period into a Teachers Credit Union Reward Saver account.
Eligibility	<p>Members of Teachers Credit Union who deposit a minimum of \$50 each calendar month into a Teachers Credit Union Reward Saver account and make no withdrawals during that month.</p> <p>Teachers Credit Union Directors, Members Committee members, staff and members of their family (spouse, defacto, parent, grandparent, child, stepchild, grandchild, brother or sister) are not eligible to enter.</p> <p>Entrants aged under 18 years of age must have the consent of their parent or legal guardian to enter the promotion or accept the prize.</p>
Draw details	<p>The competition’s monthly prize draw will take place on:</p> <p>Monday, 6 February 2012 at 9.30am (EST) (for those who deposited money between Tuesday, 3rd January and Tuesday, 31st January 2012).</p> <p>Monday, 5 March 2012 at 9.30am (EST) (for those who deposited money between Wednesday, 1st February and Wednesday, 29th February 2012)</p> <p>Tuesday, 10 April 2012 at 9.30am (EST) (for those who deposited money between Thursday, 1st March and Saturday, 31st March 2012)</p> <p>by the Chief Executive or his nominee at 28-38 Powell Street, Homebush NSW 2140.</p>
Winner notification	The winner(s) will be notified by telephone on the day of each draw and sent advice by mail. The winners name will be published in the May 2012 edition of Chalkboard and in The Australian Newspaper on Friday 10th February, 9 March and 13 April 2012.
Prize details	<p>The three monthly prizes consist of \$1,000 each, to be deposited into each winning Member’s S6 Reward Saver account at Teachers Credit Union Ltd.</p> <p>The prize(s) are not transferable and are subject to having withholding tax deducted from the prize total if the winner has not supplied their Tax File Number to Teachers Credit Union.</p>
Unclaimed prizes	Any unclaimed prizes will be redrawn at 10am EST on Monday, 9th July 2012 at 28-38 Powell Street, Homebush NSW 2140 subject to any direction given under applicable law. The winner(s) will be notified by telephone on Monday, 9th July 2012 and sent advice by mail. The winners name will be published in the Australian Newspaper on Friday 13 July 2012.
Promoter’s details	The promoter is Teachers Credit Union Limited, ABN 30 087 650 459 AFSL No 238981, 28-38 Powell Street, Homebush NSW 2140

Winner's consent for promotion	Entrants consent to the promoter using their name and photographs in the event they are a winner in any media for an unlimited period of time for the purpose of promoting, publicising or marketing this promotion and promoting any products and services by the promoter.
Indemnity and disclaimer	<p>You agree to release and indemnify Teachers Credit Union and its agents and employees from and against, all liability, cost, loss or expense arising out of acceptance of any prize or participation in the competition including (but not limited to) loss of income, personal injury, damage to property and whether direct or consequential, foreseeable, due to some negligent act or omission or otherwise.</p> <p>Teachers Credit Union is not responsible or liable:</p> <ul style="list-style-type: none"> • if for any reason beyond Teachers Credit Union's reasonable control any element of any prize is not provided. Teachers Credit Union, in its absolute discretion, may substitute a different prize in place of any prize referred to in these terms and conditions to equal or greater value. Subject to approval from state regulation. • if, for any reason, the competition is suspended, varied or terminated at any time, with or without prior warning or publicity • for late, lost or misdirected entries • for any change in the value of a prize occurring between the publishing date and the date the prize is claimed. <p>All entries become the property of Teachers Credit Union.</p> <p>Teachers Credit Union has the rights to exclude any person from this competition for any reason whatsoever and to amend these terms and conditions at any time or cancel the competition subject to state regulation.</p>
Permit numbers	Authorised under NSW Permit No LTPS/12/12676 , ACT Permit No ACT TP 12/00062