

# Teachers Mutual Bank “Win 1 of 5 \$1,000 Cash Prizes” Promotion Terms and Conditions

## **1. Promoter**

The promoter is Teachers Mutual Bank Limited (ABN 30 087 650 459, AFSL and Australian Credit Licence No. 238981) of 10 Shelley Street, Sydney NSW 2000 (“Promoter”).

## **2. Promotion**

This promotion is a trade promotion lottery (game of chance) conducted in accordance with these Terms and Conditions (“Promotion”).

The Promotion is funded by Cuscal Limited ABN 95 087 822 455 (“Sponsor”). The Sponsor is not the promoter of this Promotion and is not responsible for the conduct or administration of the Promotion, including the determination of eligible entrants, the conduct of the draw, or the fulfilment of prizes.

The Promotion is governed by these Terms and Conditions. Participation in the Promotion constitutes acceptance of these Terms and Conditions.

## **3. Promotional Period**

The Promotion commences at 12:01 am (AEST) on 11 May 2026 and closes at 11:59pm (AEST) on 30 June 2026 (“Promotional Period”).

## **4. Eligibility**

Entry is open only to individuals who, at the time of entry and throughout the Promotional Period:

- a) are Australian residents, excluding residents of the Australian Capital Territory;
- b) are 18 years of age or over;
- c) are new to bank customers of Teachers Mutual Bank (not holding an existing Teachers Mutual Bank transaction account at the start of the Promotional Period);
- d) are not employees (or immediate family members of employees) of the Promoter, or any agency or service provider associated with this Promotion; and
- e) comply with these Terms and Conditions.

Any entrant who does not meet all eligibility requirements is ineligible to enter.

## **5. How to Enter**

To receive one (1) entry into the Promotion, an eligible entrant must complete all of the following during the Promotional Period:

1. Open a new Teachers Mutual Bank Everyday Direct Account;
2. Deposit a minimum of \$50 AUD into that account (which must not be reversed or withdrawn prior to the end of the Promotional Period); and

3. Complete three (3) “eligible purchase” transactions (as explained below) using the associated Visa debit card during the Promotional Period.

#### Eligible Purchase Definition

An “eligible purchase” is any settled purchase made during the Promotional Period using an eligible Teachers Mutual Bank Visa Debit Card linked to the newly opened Teachers Mutual Bank Everyday Direct Account. The card may be used in physical form or via a digital card (including transactions made through a digital wallet such as Apple Pay, Google Pay, or Samsung Pay).

Eligible purchases exclude the following transactions:

- cash advances;
- ATM withdrawals;
- refunds or reversed transactions;
- balance transfers;
- fees, charges, interest, or account adjustments; and
- any transaction deemed by the Promoter (acting reasonably) to be fraudulent, non-genuine, or not a retail purchase.

Only one (1) entry per eligible entrant is permitted. The Promoter decides if an entry is valid.

#### **6. Prize Details**

There are five (5) prizes to be won.

Each prize consists of \$1,000 AUD cash to be deposited into the winner’s eligible Teachers Mutual Bank transaction account.

The total prize pool is \$5,000 AUD.

Prizes are not transferable, exchangeable, or redeemable for other goods or services.

#### **7. Draw Details**

The draw will take place at 10 Shelley Street, Sydney NSW 2000 on 7 July 2026 at 11:00am (AEST).

Five winners will be determined by a random electronic draw from all valid entries received during the Promotional Period.

#### **8. Winner Notification**

Winners will be notified by telephone and/or email within five (5) business days of the draw.

Where required by law, the Promoter will publish the winners’ first initial, surname, and postcode on [www.tmbank.com.au/banking/everyday-direct](http://www.tmbank.com.au/banking/everyday-direct) within 30 days of the draw.

#### **9. Prize Payment**

Prize money will be deposited into each winner's eligible Teachers Mutual Bank transaction account by 15 July 2026.

If a winner does not maintain an eligible transaction account at the time of prize payment, or is otherwise found to be ineligible, the prize may be forfeited and dealt with in accordance with clause 10.

#### **10. Unclaimed Prizes and Redraw**

If a prize is not claimed or cannot be awarded by 15 July 2026 or if the Promoter decides that a winner is ineligible, a redraw will be conducted at the same location as the original draw on 16 July 2026 at 11:00am (AEST), subject to any written directions from NSW Fair Trading.

Redraw winners will be notified in accordance with clause 8.

All redraws and prize awards will be conducted in compliance with applicable NSW trade promotion legislation and record-keeping requirements.

#### **11. Verification**

The Promoter reserves the right, at any time, to:

- verify the identity, age, residency, and eligibility of any entrant; and
- disqualify any entrant who fails to comply with these Terms and Conditions, provides false or misleading information, or tampers with the entry process.

#### **12. No Responsibility for Entries**

The Promoter is not responsible for any late, lost, incomplete, incorrectly submitted, corrupted, or misdirected entries, nor for any technical failures, system errors, or delays affecting participation in the Promotion.

#### **13. General Conditions**

To the extent permitted by law, the Promoter reserves the right to:

- modify, suspend, cancel, or terminate the Promotion if it cannot be conducted as reasonably anticipated due to circumstances beyond its reasonable control; and
- disqualify any individual who engages in conduct that compromises the fair, honest, or proper conduct of the Promotion.

#### **14. Liability**

Nothing in these Terms and Conditions limits or excludes any rights a consumer may have under the Australian Consumer Law.

To the extent permitted by law, the Promoter excludes all liability for any loss, damage, or injury suffered by an entrant in connection with the Promotion.

#### **15. Privacy**

The Promoter will collect and use personal information for the purposes of:

- administering the Promotion;

- conducting the draw; and
- fulfilling prizes.

Personal information will be handled in accordance with the Promoter's Privacy Policy, available at [URL], and may be disclosed to service providers and regulatory authorities where required by law. The Promoter's Privacy Policy explains how entrants can access or correct their personal information, file privacy complaints, and learn how such complaints are managed. If an entrant does not provide the required personal information, the Promoter may not be able to accept their entry.

#### **16. Governing Law**

These Terms and Conditions are governed by the laws of New South Wales, Australia. The Promotion is subject to the relevant laws applying to promotions of this type in each State and Territory in which it is conducted.

#### **17. Publicity and Consent**

By entering, each entrant consents to participating in media activity and to the Promoter and the Sponsor using the entrant's name, entry, and image for promoting this Promotion and the products and services of the Promoter or the Sponsor. The Promoter and the Sponsor can also licence others to use them for those purposes.

#### **18. Dispute Resolution**

If an entrant has a complaint about the Promotion, the entrant can contact the Promoter using the contact details below. The Promoter's decision on any complaint is final.

#### **19. Contact Details of the Promoter**

- Phone number: 13 12 21
- Submit an enquiry online: [www.tmbank.com.au/forms/enquiry](http://www.tmbank.com.au/forms/enquiry)