

TMB Teacher in Training Campaign Terms and Conditions

Duration:

The competition period commences at 9.00AM AEDT on 21 January 2019 and closes at 9.00PM AEST on 31 May 2019 (the "Competition Period").

Prizes:

Total Value of the prize pool is \$20,000

- 2 x \$5,000 Tertiary Travel Vouchers
- 6 x \$500 Mountain Bikes
- 4 x \$500 Cash Prizes
- 10 x \$50 Event Cinema Gift Card vouchers
- 10 x \$50 JB HIFI Gift Cards
- 25 x Recyclable Keep Cups

The prize pool is available across both the Teachers Mutual Bank and UniBank² brands.

Entry criteria:

- One entry into the draw is automatically made when you join the Bank as a member or become a customer, and you activate your Everyday account or an Everyday direct account Bank card.
- For every fifth transaction made using your Bank³ Visa Debit card via payWave, you will receive one additional entry during the Competition Period. You can make a transaction up to the value of \$100 on your card using payWave.
- Any transactions which were reversed during the period competition are not eligible for the 2% cashback.
- Cashback will be calculated on the total purchases (i.e. via payWave/Mobile Wallet) on the student's VDC in the stated period.
- All students that join from Monday 21 January up to Tuesday 30 April 2019 inclusive will be eligible for Semester 1 cashback. Cashback will be paid to your everyday account on the 30 June 2019.

Entries are restricted to new members or customers joining during the Competition Period. If you resign membership of the Bank during the Competition Period and then rejoin, you will not be eligible for another entry into the draw.

Cashback:

You will earn 2% cashback on payWave transactions using your Bank Visa Debit card on purchases made from 12am AEDT Friday 1 February 2019 to 11:59pm AEDT Tuesday, 30 April 2019 (the "Cashback Period"). Any transactions reversed during the Cashback Period are not eligible for the cashback. Cashback will be calculated on the total purchases by payWave/Mobile Wallet using the Bank Visa Debit card in the Cashback Period. The cashback will be paid to your Everyday account on 30 June 2019. Any student who joins the Bank during the Cashback Period will be eligible for the cashback.

Eligibility:**UniBank**

To be eligible to enter, in addition to joining the Bank as a member or becoming a customer during the Competition Period, you must be: (a) at least 18 years of age; (b) eligible to join (Membership is open to citizens or permanent residents of Australia who are current or retired employees, students and graduates of Australian Universities or family members of members of the Bank).

Teachers Mutual Bank

To be eligible to enter, in addition to joining the Bank as a member or becoming a customer during the Competition Period, you must be: (a) at least 18 years of age; (b) a student who is studying for an education degree at an Australian University; and (c) a member of, or be in the process of joining, your relevant industrial association.

Membership is open to citizens or permanent residents of Australia who are current or retired employees of the Australian education sector or family members of members of the Bank as well as students who are studying for an education degree at an Australian University and who are members or are in the process of joining their relevant industrial association.

For non-members who would like to enter into the competition, please check if you meet the Bank's eligibility criteria for joining. Please speak to a Bank customer service representative to check if you are eligible to join.

¹ Tertiary Travel Service Pty Limited ABN 28 008 900 901 is a wholly owned subsidiary of Teachers Mutual Bank Limited.

² UniBank is a division of Teachers Mutual Bank Limited (the "Bank").

³ Bank means Teachers Mutual Bank Limited.

The following people are not eligible to enter this competition:

- The Bank's Directors;
- Members of the Bank's Members Committee;
- Bank employees and members of their families (spouse, partner, parent, grandparent, child, stepchild, grandchild, brother or sister); and
- Existing members who have joined the Bank outside of the Competition Period.

Draw details:

The draw for the competition will occur at 10.00am AEST on 14 June 2019. The prizes will be drawn by a representative of the Bank at 28-38 Powell Street, Homebush NSW 2140.

Winner's notification:

The winners will be notified by telephone on the day of the draw and sent advice by email.

The winners' names will be published on the Teachers Mutual Bank website tmbank.com.au, and on the UniBank website unibank.com.au, and in *The Australian* newspaper on 2 July 2019.

Prize details:

The prize payments may only be paid into a Teachers Mutual Bank or UniBank transaction account. The prize is not transferable and non-redeemable for cash. **Please note** that a tax liability may arise with regard to a prize payable in connection with any investment account you have with us. You do not have to provide us with your tax file number ("TFN"), but we are obliged to withhold tax at the highest marginal rate (plus the Medicare levy) from any cash prize if we do not have your TFN. Please seek your own advice if you are uncertain as to any aspect of these issues.

Unclaimed prizes:

Any unclaimed prizes from the competition period will be redrawn three (3) months from the Draw Date at 10.00AM AEST on 16 September 2019 at 28-38 Powell Street, Homebush NSW 2140, subject to any direction given under applicable law. The winners will be telephoned and sent advice by email on 16 September 2019. The winner's names will be announced on the Teachers Mutual Bank website tmbank.com.au and in the *Australian* on the 24 September 2019.

Tertiary Travel Service terms and conditions

The travel vouchers are non-refundable, transferable or redeemable for cash.

The travel vouchers are valid until 31 December 2020.

Tertiary Travel Service Pty Ltd is an independently and wholly owned subsidiary of Teachers Mutual Bank Limited (ABN 30 087 650 459)

Event Cinema Gift Card terms and conditions

GIFT CARD TERMS & CONDITIONS:

Only valid for use at Event Cinemas, BCC, GU Film House and Greater Union.

- Movie Gift Cards are not available for use at Village Cinemas.
- Movie Gift Cards are not available for use in Victoria (with the exception of Moonlight Melbourne) or Tasmania.
- Movie Gift Cards are valid to the date indicated or until a \$0 balance is reached, whichever occurs first.
- Movie Gift Cards can be used for admissions or for food & beverage items available from the Candybar, Scoop Alley, Set Cafe or Gold Class Bar; or online at eventcinemas.com.au.
- We cannot replace lost or stolen Movie Gift Cards.
- Treat the card like cash and keep it in a safe place.
- Movie Gift Cards cannot be reloaded with any additional dollar value and the validity date cannot be extended.
- Design choice for your gift card is subject to availability and may change without prior notice.
- If your purchase is more than the current credit amount available on your gift card, you can make up the full amount with another type of tender accepted in our cinemas.
- Every time the card is used at the cinema, a receipt stating the remaining balance may be requested.
- Movie gift cards cannot be used for any gift voucher, other gift card, e-voucher or merchandise purchase through experiencethis.com.au, giftshop.eventcinemas.com.au, eventcinemas.com.au or at cinema box offices.
- Booking fees may apply for online cinema bookings.
- Any balance remaining on the gift card after expiry date will not be available for use or change.
- Movie Gift Cards and any amount standing in credit on the Movie Gift Card cannot be redeemed wholly or partially for cash and no cash advances can be made at any time, regardless of whether there have been one or more transactions on the Movie Gift Card.
- The balances of several Movie Gift Cards cannot be consolidated onto a new card.
- Gift Cards cannot be transferred or sold without the prior written permission of the Greater Union Organisation Pty Limited.
- Any advertisement, circulation or publication, which includes a reference to Event Cinemas, BCC, GU Film House or Greater Union by you or one of your customers, must first be approved in writing by the Greater Union Organisation Pty Ltd.
- Movie Gift Cards will be void and will not be redeemable if they are defaced, mutilated, altered or tampered with in anyway. Event Cinemas, BCC, GU Film House or Greater Union may subject gift cards to verification and security checks in its absolute discretion.
- Event Cinemas, BCC, GU Film House or Greater Union reserves the right to cancel any Movie Gift Card, or the Movie Gift Card scheme, for any reason at any time without notice. In these circumstances Event Cinemas, BCC, GU Film House or Greater Union may either provide a refund or a replacement Movie Gift Card of equivalent value unless it reasonably suspects fraud in relation to a Movie Gift Card.
- Valid for use in Australia only.
- We reserve the right to change any terms contained in these Terms & Conditions at any time.

- The Movie Gift Card expiry, balance and redemption history can be checked by clicking on the link at the top of this page – enter the Movie Gift Card number starting with “9036...” & the 4-digit pin code from beneath the scratch panel on the back of the Movie Gift Card into the appropriate fields.

*Moonlight Gift Cards are valid for use at Moonlight Cinema, Event Cinemas, BCC, GU Film House and Greater Union. Skyline Drive In Gift Cards are valid for use at Skyline Drive In, Event Cinemas, BCC, GU Film House and Greater Union. Skyline Drive In terms of entry conditions apply. Skyline Drive In Gift Cards can be used for admission or for food & beverage items available from the Diner, Candybar, Scoop Alley, Set Cafe or Gold Class Bar.

**Movie Gift Cards purchased online through Cinebuzz offers, or exclusive promotional offers are valid until the date as printed on the Gift Card.

JB Hi-Fi Gift Card terms and conditions (Aus)

JB Hi Fi Gift Cards (Gift Cards) entitle the holder to goods/services equal to the value stated on the card or remaining after partial redemption. 2. Gift Cards only redeemable within any JB Hi-Fi Store in Australia and the online retail store www.jbhifi.com.au 3. Gift Cards are not redeemable for goods purchased from JB Hi-Fi Solutions (including goods purchased from JB Hi-Fi Solutions websites). 4. Gift Cards are not redeemable for JB Hi-Fi Education Orders, BYOD Portal Orders or Family and Friends Orders (Including goods purchased from these websites). 5. Gift Cards may not be exchanged (wholly or partly) for cash. Gift Cards are non-refundable to the extent permitted by law. 6. The value shown on this card includes GST. 7. Gift Cards are partially redeemable and any unused balance will remain on the Card and cannot be redeemed for cash. 8. If the Card holder's order exceeds the amount of the Gift Card, the Card holder will be required to pay for the difference in price between the value of the Gift Card and the retail price of the goods or services. 9. All Gift Cards sold at JB Hi-Fi or at third party locations do not expire. Gift Cards can be redeemed at any time even if a Gift Card specifies an expiry date. This excludes Ultimate Kids Gift Cards, Ultimate Teens Gift Cards, free Gift Cards and Gift Cards issued as part of a promotion/customer loyalty offer, which will be subject to any expiry date stated on those cards. 10. Should JB Hi-Fi suspect any fraud relating to a Gift Card, JB Hi-Fi may refuse to redeem the Card until JB Hi-Fi is satisfied that no fraud has occurred. 11. JB Hi-Fi is not liable for any lost/stolen Gift Cards. Please contact a JB Hi-Fi store immediately if your card has been lost/stolen. Lost/stolen Cards can only be replaced if satisfactory proof of purchase is provided and the Card has not been redeemed. 12. Gift cards are not sold and are unable to be redeemed at the Sydney Airport store. JB Hi-Fi Group Pty (ABN 37 093 114 286)

Promoter's details:

The promoter is Teachers Mutual Bank Limited, ABN 30 087 650 459 AFSL/Australian Credit Licence No 238981, 28-38 Powell Street, Homebush NSW 2140.

Winner's consent for promotion:

The winning entrants consent to the promoter using their names and photographs 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:

You agree to release and indemnify the Bank and its agents and employees from and against, all liability, costs, loss or expenses arising out of acceptance of any prize or participation in the competition, including (but not limited to) loss of income, personal injury and/or damage to property, whether direct, consequential or foreseeable, due to some negligent act or omission or otherwise.

The Bank is not responsible or liable for any of the following:

- If, for any reason beyond its reasonable control, any element of any prize is not provided, the Bank, in its absolute discretion, may substitute a different prize in place of any prize referred to in these terms and conditions;

- 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; and
- for any change in the value of a prize occurring between the publishing date and the date the prize is claimed.

Any changes to the competition and/or Terms and Conditions relating to the competition (including prize variations, cancellation or suspension of the competition), are subject to the approval of all relevant State and Territory Lottery Departments.

All entries become the property of the Bank.

The Bank has the right 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.

Permit numbers:

Authorised under NSW Permit No LTPS/18/30335 - ACT Permit ACT TP18/02393 - SA Permit No T18/2150