

## **CUA Win \$10,000 Competition**

### **Terms and Conditions**

1. Entry is open to CUA members over the age of 18 (Eligible Entrants). Entry into this promotion is deemed acceptance of these terms and conditions.
2. The Promoter is Credit Union Australia Limited ABN: 44 087 650 959 AFSL: 238317. 175 Eagle Street, Brisbane, QLD 4000. Employees of Credit Union Australia Limited or its subsidiaries and their immediate family members are not eligible to enter.
3. The competition commences at 9.00am (AEST) on Monday 1 March 2010 and the closing date for entries is 5.00pm (AEST) on Friday 30 April 2010 (Entry Period). Entries not received by that date or not completed in accordance with the entry methods detailed in point 5 will not be eligible to enter.
4. The promotion will remain open until 11.59pm (AEST) Friday 28 May 2010 to enable eligible direct deposits to be received by CUA (Promotion Period).
5. To enter the competition, applicable persons ("Eligible Entrant") must establish new direct deposits totalling \$1,500 or more per month into their eligible CUA transaction account ("CUA Account"), and either
  - a. complete an entry form in a CUA branch and return to a CUA member of staff who will enter the Eligible Entrant into the draw; or
  - b. call CUA Direct on 133 282 and a CUA member of staff will enter the Eligible Entrant into the draw.
6. Eligible CUA Accounts are Prime Access, Platinum Plus or Freedom Plus accounts. The deposit cannot be an existing direct deposit redirected from any CUA account to an eligible account, nor can it be a transfer of funds from a CUA account to an eligible account. Only one entry is permitted per eligible entrant.
7. There will be 1 prize of AUD\$10,000 and it will be paid by direct credit into the prize winner's CUA Account.
8. Prize is non-transferable, non-refundable, non-exchangeable, non-replaceable and non-redeemable for cash.
9. The prize draw to establish the 1st eligible entrant will take place on Thursday 3 June 2010 at 3.00 p.m, Level 4, 175 Eagle Street, Brisbane, QLD 4000. If the prize is not claimed within 3 months of the draw date, a redraw will be conducted on Friday 10 September 2010 at 3.00 p.m, Level 4, 175 Eagle Street, Brisbane, QLD 4000.
10. Eligibility will be confirmed by a CUA staff member checking the winner's account to confirm the entry was received within the Entry Period and new direct deposits totalling \$1,500 or more per month have been credited to the account within the Promotion Period.
11. A winner may be liable to declare his/her prize for taxation purposes and is responsible for payment of tax, if any.
12. The winners will be notified by phone and mail on Friday 4 June 2010 and published in The Australian newspaper on Friday 11 June 2010. Winners of any redraw will be published in The Australian newspaper on Friday 17 September 2010 (if applicable).
13. The winner consents to the use of their name, suburb of residence and image for promotional and marketing purposes and agrees to participate in reasonable promotional activities as requested by the Promoter.
14. To the extent permitted by law, the Promoter is not responsible or liable for:
  - (i) inaccurate / incorrect transcription of entry information;
  - (ii) purported entries that are not received for any reason, including because they are lost, misdirected or stolen, or that are received, but are late, illegible, incomplete, or sent other than as directed in the entry instructions;
  - (iii) any problems or technical failures of any kind, including malfunction of any telephone network or lines, computer online systems or network, servers or providers, computer equipment, or software;

**(iv)** the unavailability or inaccessibility of any service whether or not caused by traffic congestion on the Internet or at any website;

**(v)** unauthorised human intervention in any part of the competition;

**(vi)** electronic or human error which may occur in the administration of the competition;

**(vii)** any loss suffered or sustained, to person or property and including, but not limited to, consequential (including economic) loss by reason of any act or omission, deliberate or negligent, by the Promoter, or its servants or agents, in connection with the arrangement for supply, or the supply, of any goods or services by any person to a prize winner and, where applicable, to any family/persons accompanying a winner; or

**(viii)** any injury or damage to persons or property, including to the participant's or any other person's computer related to, or resulting from, participation or downloading any materials in this competition.

15. This condition does not affect, and is not intended to affect, any rights a consumer might have, which cannot be excluded under applicable consumer protection laws. To the fullest extent permitted by law, any liability of the Promoter or its servant or agents for breach of any such rights is limited to the payment of the cost of having the prize supplied again.

16. The personal information of entrants will be collected to enable the Promoter to administer and promote this competition and its winners and may be used to market its services to the entrant unless otherwise advised. The personal information of the entrants will be held and used in accordance with the Promoter's privacy policy which is available at [www.cua.com.au](http://www.cua.com.au). The personal information of winners may be provided to others assisting, including prize suppliers and deliverers, and to authorities that regulate this competition. If an entrant does not truthfully provide all requested personal information, the Promoter may determine that they are not eligible to win the prize.

17. This promotion is authorised under ACT Permit No TP 10/00679.1, NSW Permit No LTPS/10/0146, VIC Permit No 10/549. Competition not open to SA residents.