

## Financial checkup e-gift voucher promotion

### Terms and Conditions

27/07/2020 to 30/06/2021

1. The "Financial checkup e-gift voucher promotion" is organised by Railways Credit Union Limited trading as MOVE Bank ('MOVE Bank'). AFSL/Australian Credit License number 234 536 | ABN 91 087 651 090. Level 1, 179 Ann Street Brisbane 4000.
2. Information on the incentive and eligibility to enter form part of these terms and conditions.
3. The promotion is only open to Australian residents aged 18 years or over. Employees of MOVE Bank, their families and employees of third-party product providers are ineligible to enter.
4. The Promotion Period is from 8:00am AEST July 27, 2020 to 4:30pm AEST June 30, 2021.
5. The promotion consists of three e-gift cards with a value of A\$1000.00, which will be drawn as detailed in point 9 of the Terms and Conditions. The e-gift card will be emailed to the winners nominated email address.
6. The total prize pool has a maximum value of A\$3000.00.
7. Entrants will be automatically entered into the Promotion when they schedule a financial checkup at [movebank.com.au/checkup](http://movebank.com.au/checkup) and complete the financial checkup with a MOVE Bank consultant either in-branch or over the phone.

Entries are deemed to be received at the time of receipt into MOVE Bank's database. MOVE Bank is not responsible for any delay in, or failure of, transmission which causes an entry not to be received within the Promotion Period.

Should an Entrant not wish to be automatically entered into the Promotion, they should contact us by telephone on 1300 362 216.

8. Maximum of one entry per membership.
9. The draw/s will take place at MOVE Bank's office at Level 1, 179 Ann Street, Brisbane, QLD, 4001 at the following times:
  - a. 1<sup>st</sup> draw: at 11:30am AEST on 07/10/2020
  - b. 2<sup>nd</sup> draw: at 11:30am AEST on 06/04/2021
  - c. 3<sup>rd</sup> draw: at 11:30am AEST on 06/07/2021

The winners will be notified by telephone and confirmed by email, and their name may be published on MOVE Bank's website.

10. The winners are responsible for redeeming the e-gift card before the expiry date.
11. Promotion prizes are not transferable or exchangeable and cannot be taken as cash.
12. MOVE Bank reserves the right to amend or withdraw this offer at any time without notice.
13. MOVE Bank is, at its discretion, entitled to accept or reject any entry.
14. The winners should be aware that tax implications may arise as a result of claiming the prize/s and should seek independent financial advice prior to claiming the prize/s.
15. The result of any draw is final and no correspondence will be entered into. No responsibility is accepted for late, lost or misdirected entries.
16. MOVE Bank reserves the right to request a winner to provide proof of identity and proof of entry validity. These proofs must be in a form suitable for verification by MOVE Bank, determined by MOVE Bank in its absolute discretion. In the event that a winner cannot provide suitable proof, the winner will forfeit the prize in whole and no substitute will be offered.
17. We will collect information of members and non-members. The purpose for collecting your personal information is to enable us to draw and notify the competition winners. We will disclose your information to agencies associated with this promotion. You are able to access the information disclosed.

18. All entries become the property of MOVE Bank. MOVE Bank may use your name, address and other personal information provided for marketing and promotional purposes. For further information regarding personal information please refer to MOVE Bank's privacy policy located at [www.movebank.com.au](http://www.movebank.com.au). If, after entering the promotion, you would like MOVE Bank to cease using your personal information for these purposes, you should contact MOVE Bank on 1300 362 216.
19. MOVE Bank may require the winner to partake in any media exposure, including but not limited to promotional, marketing and publicity activities without any further reference or payment or other compensation.
20. The winners' personal information may need to be disclosed to State and Territory lottery departments as required by law and the winners' names published as required under relevant legislation.
21. By entering the draw, the entrant acknowledges that they have read, understand and agree to be bound by these terms and conditions.