



“5 Minute Financial Health Check” Competition Terms and Conditions –August 2019

1. The person conducting this competition is Heritage Bank Limited ABN 32 087 652 024 (**Heritage**), AFSL and Australian Credit Licence 240984.
2. To be eligible, an entrant must complete a “5 minute financial health check” at a Heritage branch or through the Heritage Contact Centre between 9am 1 August 2019 and 5pm 31 August 2019. Entrance into the prize draw will be automatic upon completion of the health check.
3. Competition entry is free and open to Queensland residents (excluding Heritage employees and their immediate families) over the age of 18. Limit of one entry per person.
4. One (1) major prize winner, and ten (10) runner-up prize winners will be randomly drawn at midday on Monday, 2 September 2019 at Heritage Bank, 400 Ruthven Street, Toowoomba, QLD 4350.
5. The prize winners will be notified by phone and/or in writing after the draw. The information provided at entry will be used to notify the winners. The winners will have until close of business Wednesday 11 September 2019 to contact Heritage to claim and collect their prize. If prizes are unclaimed, a redraw of any unclaimed prizes will occur at midday on Thursday, 12 September 2019 at Heritage Bank, 400 Ruthven Street, Toowoomba, QLD 4350 and subsequent winners contacted as above. Subsequent winners will have until close of business Wednesday 18 September 2019 to contact Heritage to claim and collect their prize or unclaimed prizes may be donated to charity.
6. Prize winners names will not be published.
7. The major prize winner will win a “Fabulous Flower Festival” package for two (2) people to attend the Toowoomba Carnival of Flowers 2019. Total prize value of \$1,037. The prize includes:
 - a. Three (3) nights accommodation for two (2) people at Quest Hotel, Toowoomba from 20-22 September 2019;
 - b. Entry to the Heritage Bank Festival of Food and Wine on 22 September 2019;
 - c. Reserved seating at the Grand Central Floral Parade on 21 September 2019;
 - d. Park shuttle on 22 September 2019; and
 - e. Picnic hamper including a foldable picnic basket, picnic blanket and two (2) festival drinking glasses.
8. The ten (10) runner-up prize winners will win a \$500 prepaid Heritage gift card. Gift card terms and conditions are available at heritagebankgiftcard.com.au
9. Heritage reserves its right to substitute prizes for prizes of similar or greater retail value.
10. The prizes detailed above may constitute assessable income and, as such, entrants should

seek independent advice to determine their taxation obligations.

11. Except for liability that cannot be excluded by law, Heritage accepts no liability for any event, circumstances, loss or expense arising from this competition or the taking or use of a prize by the prize-winner or any other person.
12. Privacy Notice: Entry is conditional on providing the requested personal information. By entering this competition, entrants consent to the retention, use and disclosure of their personal information by Heritage in the following ways:
 - a. for the purposes of the competition and any matter connected to the competition;
 - b. for publicity purposes in any media for an unlimited period without remuneration, compensation or prior notice to the entrant; and
 - c. to third parties including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities.
13. Before entering, entrants should read Heritage's Privacy Policy available at heritage.com.au
14. "5 minute financial health check" information is intended as general information only and does not take into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation or needs. You should consider obtaining personal investment, taxation and/or legal advice before making any decision. Please consider the Guide to Heritage Deposit Products and Guide to Heritage Credit Card Products (available in-branch, or at heritage.com.au) before you decide whether a product is right for you. All loans and credit cards are subject to application and approval. Conditions, criteria and fees apply and are subject to change without notice.