



**Get a \$50 Reward
Terms and Conditions – August 2019**

1. The person conducting this promotion is Heritage Bank Limited ABN 32 087 652 024 (**Heritage**), AFSL and Australian Credit Licence 240984.
2. To qualify for the \$50 reward promotion, a customer must open a new Simply Access (S1) account (**new S1 account**), online at heritage.com.au between 1 and 31 August 2019, and make a total of at least 20 Debit Transactions from their new S1 account in September 2019 (**Qualification Criteria**).
3. For the purpose of this promotion a Debit Transaction includes NPP fast payments; direct debits; Visa Debit Card purchases and payWave transactions, BPAY payments; and cash withdrawals of any type (**Debit Transactions**). Any fees and charges incurred on the new S1 account are excluded.
4. All eligible Debit Transactions must be fully settled on the new S1 account by the end of September 2019. Pending transactions that have not settled are not eligible.
5. Limit of one reward on a maximum of one new S1 account. Where the new S1 account is a joint account held by two customers:
 - a. only one reward may be paid to the new S1 account and the customers will share the reward; and
 - b. if one of the joint account holders receives the reward in respect of another account, then none of the remaining joint account holders will be eligible for the promotion in respect of the joint account.
6. The promotion is open to all Heritage members (excluding Heritage employees and their immediate families).
7. The promotion is not available in conjunction with any other promotion.
8. This promotion is available to the first 500 customers who meet the Qualification Criteria. Eligibility will be assessed during the first week of October 2019.
9. Eligible customers will be notified by mail or email. Heritage account details will be used to notify these customers.
10. The reward will be deposited into the customer's new S1 account by 31 October 2019. The new S1 account must be open and active in order for the reward to be received.
11. The reward may constitute assessable income and, as such, customers should seek independent advice to determine their taxation obligations.
12. Except for liability that cannot be excluded by law, Heritage accepts no liability for any event, circumstances, loss or expense arising from this promotion or the taking or use of a

prize by the prize-winner or any other person.

- 13. Privacy Notice:** Entry is conditional on providing the requested personal information to open the new S1 account. By providing the requested personal information, opening the new S1 account and participating in this promotion, entrants consent to the retention, use and disclosure of their personal information by Heritage in the following ways, in addition to any privacy consent given to open the new S1 account:
- a.** for the purposes of the promotion and any matter connected to the promotion;
 - 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.

Customers should read Heritage's Privacy Policy available at heritage.com.au

- 14.** Entrants should read the terms and conditions for S1 accounts available at heritage.com.au, including for conditions, fees and charges that may apply, before making a decision and to consider if a new S1 account is right for them.