

Heritage Bank

“Win \$1,000 Fuel Voucher” Promotion Terms and Conditions

1. Information on how to enter the promotion forms part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. The promoter is Heritage Bank Limited ABN 32 087 652 024, AFSL and Australian Credit Licence 240984, (**Heritage**).
3. The promotion commences at 12am AEDT 2 January 2020 and closes at 11.59pm AEDT 29 February 2020 (**Promotional Period**).
4. To enter the promotion, an entrant must:
 - a. be a Heritage member;
 - b. purchase a new motor vehicle insurance policy (**Policy**) through Heritage either in-branch, online or through the Heritage Contact Centre, during the Promotional Period; and
 - c. pay the annual Policy premium, or if paying by the month, provide Heritage with bank details to enable monthly instalments of the Policy premium to be deducted.
5. Renewals of existing policies are not an entry into the promotion.
6. The eligible Policy must not be lapsed or cancelled at the date on which the entrant’s prize is drawn.
7. An entrant will receive one (1) automatic entry per Policy into the prize draw for each eligible Policy purchased by them on any given day during the Promotional Period. Multiple entries will be accepted but entrants will only be eligible for one prize.
8. If an eligible Policy is held in joint names, the entrant will be deemed to be the first person named on that eligible Policy.
9. The promotion is open to Queensland and New South Wales residents (excluding Heritage employees and their immediate families) over the age of 18 years. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or first cousin.
10. A total of nine (9) winners will be drawn during the Promotion Period. A draw from all entries received during the Promotion Period will be conducted at 11.00am AEDT 12 March 2020 at Anisimoff Legal, Suite 5, Erina Plaza, 210 Central Coast Highway, Erina NSW 2250. The winners will be electronically selected at random from a computer-generated listing of entries received during the Promotion Period. The first nine (9) valid entries drawn will be the winners and will each receive a prize.

11. Winners will be notified by telephone and/or SMS and/or email within two (2) business days of the draw and their names will be published at heritage.com.au/terms-conditions. Heritage account details will be used to notify the winners. The winners will have seven (7) days to contact Heritage to redeem their prize. Heritage takes no responsibility if the winners' details are incorrect or if the winners cannot be contacted.
12. If a winner forfeits the prize or a prize remains unclaimed by 5pm 12 June 2020, Heritage will conduct a redraw, subject to any directions from a regulatory authority, following the same procedure as the original draw. The redraw may take place at 11.00am AEDT 13 June 2020, at the same place as the original draw. The redraw winners, if any, will be notified by telephone and/or SMS and/or email by 17 June 2020. If a redraw winner is not eligible, Heritage will conduct a further redraw until the prize/s are awarded (subject to any further regulatory directions). If a winner fails to claim their prize by the date reasonably specified to them by Heritage, the winner will be deemed to have forfeited the prize.
13. Each prize consists of a \$1,000 Caltex StarCash Card. Each StarCash Card is valid for three (3) years. StarCash Card to be used on fuel only at any Caltex Petrol Station in Australia. Any ancillary costs associated with redeeming the StarCash Card are not included. Any unused balance of the StarCash Card will not be awarded as cash. Redemption of the StarCash Card is subject to the terms and conditions of the issuer including those specified on the StarCash Card. StarCash Card Terms & Conditions are available at <https://www.caltex.com.au/our-solutions/fuel-cards/starcash-terms-and-conditions>. Prizes will be issued either by post or electronic means as agreed between the winners and Heritage. The total value of the prizes to be awarded in this promotion will not exceed AUD\$9,000 including GST.
14. The prize may constitute assessable income and, as such, entrants should seek independent financial advice to determine their taxation obligations.
15. 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 a winner or any other person.
16. Heritage reserves the right to verify the validity of each entry and to disqualify any entrant who Heritage reasonably believes has breached these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct to risk fair and proper conduct of this promotion. If Heritage fails to enforce any of its rights at any stage this does not constitute a waiver of those rights and rights to recover damages or other compensation are reserved.
17. In the case of the intervention of any outside act, agent or event which prevents or significantly hinders Heritage's ability to proceed with the promotion on the dates and in the manner described in these Terms and Conditions, including but not limited to vandalism, power failures, tempests, natural disasters, acts of God, civil unrest, strike, war, act of terrorism, Heritage may in its absolute discretion cancel, terminate, modify or suspend the promotion and / or recommence it from the start on the same conditions, subject to any applicable laws.

18. Heritage arranges motor vehicle insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No 234708 (**Allianz**). Heritage does not provide any advice based on any consideration of your objectives, financial situation or needs. Terms, conditions, limits and exclusions apply. Before making a decision please consider the Product Disclosure Statement. If an entrant purchases insurance from Allianz, Heritage will receive a commission that is a percentage of the premium as disclosed in the Financial Services Guide available in-branch or at heritage.com.au.. Ask for more details before Heritage provides you with services.
19. Privacy Notice: Entry is conditional on providing the requested personal information. By entering this promotion, entrants consent to the retention, use and disclosure of their personal information by Heritage in the following ways:
 - a. For the purposes of the promotion and any matter connected to the promotion;
 - b. If the entrant is a winner in this promotion, for publicity purposes in any media for an unlimited period without remuneration, compensation or prior notice to the entrant;
 - c. In addition to any use that may be outlined above, sending entrants publications and communications about events, promotions, products and services. This includes distributing marketing material for goods and services offered by Heritage, its related bodies corporate and businesses which have arrangements with Heritage or its related bodies corporate. Entrants agree that communications with them may be sent by post, email and SMS.
20. Heritage may disclose personal information to third parties for the above purposes including but not limited to agents, contractors, service providers, prize suppliers and, as required to Australian regulatory authorities. For the purpose of conducting this promotion and sending offers and information to entrants, Heritage will not disclose the entrant's personal information to entities outside of Australia. Heritage's Privacy Policy is available in-branch or at heritage.com.au.
21. Permit numbers Authorised under NSW Permit No. LTPS/19/40499