



Win a Month's Salary (August & September 2017)

Terms and Conditions

1. The promoter of this competition is Heritage Bank Limited ABN 32 087 652 024 (Heritage), AFSL and Australian Credit Licence 240984.
2. The prize is one (1) cash reimbursement equal to the value of one month worth of the winner's regular after-tax pay, up to a maximum of \$5000. The value of the prize will be determined by the customer's latest deposited regular salary payment at the date the prize is drawn. Heritage will determine the value of the prize by applying the most appropriate method to calculate the value of one week's worth of the customer's pay. For example, if the customer's pay is deposited fortnightly, the prize value will be calculated by doubling the fortnightly pay amount. If the customer's pay is deposited weekly, the prize value will be calculated by four times the net weekly salary.
3. The prize will be deposited into the winner's personal transaction account in which they are receiving a regular salary payment into (which has deemed them eligible for this competition).
4. The promotion runs between 29 July and 30 September 2017.
5. To be eligible for the prize, a new Heritage customer must open a transaction or savings account [Simply Access (S1), Loan Offset (S9), Mortgage Crusher (S10) or Pension Plus (S65)] during the promotion period (4) and have their pay deposited into their new account with regular pay deposits continuing for at least two continuous months or until Friday 1 December 2017.
6. To be eligible for the prize, an existing Heritage customer needs to begin having their regular pay deposited into their eligible Heritage Bank account [Simply Access (S1), Loan Offset (S9), Mortgage Crusher (S10) or Pension Plus (S65)] during the promotion period (4) with regular pay deposits continuing for at least two continuous months or until Friday 1 December 2017.
7. There is a limit of one entry per customer per member number.
6. For the purposes of this competition Heritage considers 'pay' to encompass any regular payments that are the customer's primary source of income, including payments by an employer and social security payments. This does not include any expense reimbursements or non-salary related payments from their employer, income from rental properties, interest or dividends earned from any investments or superannuation payments. Heritage reserves the right to request evidence to verify the income, such as payslips.
8. The competition is open to Australian residents (excluding Heritage employees and their immediate families) over the age of 16.

9. This competition is only open to selected customers who received notification of the promotion.

10. There is one (1) winner in the *Win A Months Salary* competition. The winner will be randomly drawn at midday AEST on Friday 8 December 2017. The prize will be drawn at Heritage Bank, 400 Ruthven Street, Toowoomba QLD 4350.

11. The prize winner (including winners from any redraw) will be notified by their local Branch Manager via telephone after midday AEST on Friday 8 December 2017. Heritage account details will be used to notify the prize winner.

12. The prize will be loaded directly into the winner's savings account by 5pm AEST on or around 15 December 2017.

13. The prize may constitute assessable income and, as such, entrants should seek independent advice to determine their taxation obligations.

14. 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.

15. No correspondence will be entered into. The promoter's decision is final.

16. Entrants consent to Heritage using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media in relation to this competition and the promotion of any other products issued or referred by Heritage. Heritage's Privacy Policy is available at heritage.com.au.

Please read the Guide to Heritage Deposit Products (available in branch, by phoning 13 14 22 or at heritage.com.au) before making any decision about the products outlined. This advice has been prepared without taking 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.