

'Host a suite with your mates at the Queensland Country Bank Stadium'

Promotion Terms and Conditions

Instructions on how to enter and prize form part of these terms and conditions.

Section 1: General Information

1. **Promoters:** Queensland Country Bank Limited (ABN 77 087 651 027), 333 Ross River Road, Aitkenvale QLD 4814. The Bank can be contacted on 1800 075 078.
2. **Promotion Period:** The Promotion will commence at 12.00am on Thursday, 1 December 2022 and will close at 11.59pm on Tuesday, 31 January 2023 (AEST).
3. **Eligibility:** To be eligible to enter the Promotion, entrants must satisfy the following criteria:
 - (a) Take out a new Investor Home Loan Package issued by Queensland Country Bank Limited (ABN 77 087 651 027 AFSL/Australian Credit Licence 244 533) from any branch of the Promoter, including the Promoter's Contact Centre or a registered mortgage broker, during the Promotion Period;
 - (b) Have their Investor Home Loan Package application formally approved by 31 January, 2023.
 - (c) Be aged 18 years and over during the Promotion Period and a resident of Queensland;
 - (d) Not be a director, employee or an **immediate family member** of a director or employee, of the Promoter, or its related entities; **immediate family member** includes your spouse or partner, your (or your spouse's) children, parents, or other relatives, provided these live permanently with you.
 - (e) Agree to the terms and conditions of this Promotion.
4. **Entry conditions:** A person will automatically be entered in the Promotion by satisfying all eligibility criteria. A person may elect not to enter the Promotion by informing the Promoter in writing. This right may be exercised under this clause 4 either at the time of taking out an Investor Home Loan package or by writing to the Promoter at the address provided in clause 1 before the closing date of the Promotion.
5. **Prize details:** The prize winner will host thirteen friends in the Queensland Country Bank Stadium suite for a North Queensland Cowboys game of choice excluding the Broncos and Dolphins games. The suite will also include two hospitality staff to service the event.

The prize winner will also receive \$20,000 in prize money that will be deposited into their nominated Queensland Country Bank account. The prize money may be spent on domestic travel and accommodation expenses, or any other expenses incurred prior, during or after the event.

All necessary arrangements regarding travel and accommodation bookings required to attend the game of choice, is the responsibility of the prize winner. The Promoter is not liable for any additional expenses incurred by the prize winner and or participating parties in relation to attending their game of choice.

The total prize value is \$25,000.

Prize terms and conditions of use:

6. **Draw details:** The prize winner will be determined by random draw of all entrants that satisfied the eligibility criteria in Clause 3. The prize draw will take place at 10.00am on **Friday, 17 February 2023** at the Promoter's Head Office at the address provided in clause 1.

7. Collection details: The prize winner will be notified by phone or email by 5.00pm on **Friday, 17 February 2023** and will be required to claim their prize by 5.00pm on **Friday, 24 February 2023**.

The \$20,000 prize money will be deposited into the prize winner's nominated Queensland Country Bank account upon settlement of their Investor Home Loan. The prize winner must notify the Promoter of their game of choice upon receiving their Investor Home Loan settlement date. Games scheduled prior to the prize winner's approved Investor Home Loan settlement date are not eligible for selection.

In the event that the Prize winner's Investor Home Loan does not settle, then a re-draw will take place under the same criteria as in Clause 8.

8. Re-draw details: A re-draw will be conducted by the Promoter at 10.00am on **Monday, 27 February 2023** at the address provided in Clause 1, in respect of the prize remaining unclaimed by the period provided in Clause 7.

The prize winner will be determined under this Clause 8 by random draw of all entrants who satisfy the eligibility criteria.

9. Prize non-transferable: The prize is non-transferable and not redeemable for cash and cannot be taken in any other form.

10. Taxation & Financial Implications:

In entering this Promotion entrants undertake to obtain their own advice in respect to any taxation or other financial implications which may arise in consequence of receiving the prize.

11. Release: To the extent permissible by law, you release the Promoter, the Promoter's related entities, its respective directors, officers, employees and agents from any causes of action, loss, liability, damage, personal injury, expense (including any claim for legal expenses), cost or charge sustained or in any way incurred by you (including any indirect or consequential loss) in connection with your participation in the Promotion and the prize package.

12. Force Majeure: The Promoter will not be responsible or liable for any loss, cost or damage arising out of any act, omission, failure or delay by the Promoter which is due to an act of god, riots, acts of terrorism, storms, fire, any labour or industrial dispute, any strike, and other acts which are not reasonably within the control of the Promoter including any event relating to the COVID-19 virus.

13. Lost or delayed communications: The Promoter will not be responsible for any delayed, lost or misdirected mail or any other communication.

14. Privacy Notice: In participating in this Promotion entrants agree to the lawful collection, use and disclosure of their personal information as authorised under the Privacy Act 1988 and in accordance with the Promoter's privacy policy. During the course of the Promotion, personal information will be collected by the Promoter in order to determine an entrant's eligibility to enter the Promotion and to award the prize. As part of this process personal information will be provided to third parties. All information will be treated in accordance with the promoter's privacy policy, a copy of which can be obtained from www.queenslandcountry.bank or any branch of the promoter.

The Promoter may contact the prize winner to obtain permission to use their name and image for any promotional activities following the Promotion and/or to invite them to enter other promotions conducted by the Promoter. The Promoter will not disclose entrants' personal information to third parties without their permission.

Entrants are able to request access to their personal information collected by the Promoter during the Promotion by contacting the Promoter:

- a. In person at any branch of the Promoter
 - b. By phone call to 1800 075 078
 - c. By email to info@queenslandcountry.bank
 - d. In writing to: Privacy Officer, Queensland Country Bank Limited, PO Box 679, Aitkenvale QLD 4814.
15. Program Interruption: The Promoter, in its sole discretion, reserves the right to cancel, suspend, terminate or modify the Promotion if fraud, technical failures or any other factor beyond the Promoter's reasonable control adversely affect the Promoter's ability to conduct the Promotion as described in these terms and conditions.