

TERMS AND CONDITIONS OF COMPETITION

BCU Bank 'Strangest Savings' competition.

1. This **Competition** is the BCU Bank “Strangest Savings” competition.
2. The promoter of the Competition is **BCU Bank** (a division of by Police & Nurses Limited, ABN 69 087 651 876 AFSL/Australian Credit Licence 240701, Level 6, 556 Wellington Street, Perth WA 6000, telephone 1300 228 228).
3. The **Competition Period** starts at 12.00 pm (AEST), 4 April 2024 and ends at 11.59 pm (AEST), 18 April 2024.
4. To be an **Eligible Entrant** in the Competition you must:
 - a. be 18 years or older and living in Australia;
 - b. during the Competition Period comment your response to the question “What’s the strangest thing you’ve done to make extra cash?” on the competition post on BCU Bank’s Instagram account;
 - c. be following the BCU Bank on Instagram account; and
 - d. provide BCU Bank with any information requested in connection with the Competition.
5. BCU Bank charges no fee for entering the Competition, but internet connection charges payable to your service provider may apply.
6. Eligible entrants may only enter the Competition once.
7. Employees of BCU Bank and their immediate families, and BCU Bank’s contractors and agents associated with the Competition are not eligible to take part in the Competition.
8. One **Winner** will be selected from the Eligible Entrants by a panel of BCU Bank employees on 29 April 2024 based on the response to the question “What’s the strangest thing you’ve done to make extra cash?”. Selection of the winner is not open to the public. The Competition is a game of skill.
9. The Winner will receive a **Prize** of \$5000 deposited in a new BCU Bank Access Account in the name of the Winner.
10. The Winner will be notified by either telephone or email on the day of the selection.
11. In order to redeem the Prize, the Winner must:
 - a. demonstrate that they meet these terms and conditions; and
 - b. meet all membership and account opening requirements of BCU Bank.
12. If the Winner is unable to satisfy these terms and conditions, they will not have any entitlement to the Prize and BCU Bank will select an alternative Winner.

13. The Winner:

- a. agrees to take part and cooperate as reasonably requested by BCU Bank in editorial activities relating to the Competition, including being interviewed and photographed; and
 - b. grants BCU Bank a perpetual and non-exclusive licence to use such footage and photographs in all media worldwide, including online social networking sites; and
 - c. acknowledges and accepts that the Winner will not be entitled to any fee for such use.
14. The determination of valid participation in this Competition is at the sole and exclusive discretion of BCU Bank. BCU Bank's decision in relation to who is an Eligible Entrant, the selection of a Winner and whether an Eligible Entrant or Winner can satisfy these Terms and Conditions is final, and no correspondence will be entered into except as provided by law or code or as accepted by BCU Bank.
15. The Prize is not transferable or exchangeable. The Winner must take the Prize as stated, and no compensation will be payable if the Winner is unable to do so.
16. If a Prize is unavailable, for whatever reason, BCU Bank reserves the right to substitute the Prize for a Prize of equal or greater value, subject to State regulation.
17. BCU Bank is not liable for any loss, cost, expense, damage, or liability suffered or incurred by Eligible Entrants or the Winner in connection with this Competition or the Prize (except to the extent of the fraud, negligence, or wilful misconduct of BCU Bank (including that of its officers, employees, contractors, or agents). BCU Bank make no representations or warranties as to the quality, suitability or merchantability or any goods or services offered as the Prize. Nothing under this clause limits any Eligible Entrant's or the Winner's rights under the *Competition and Consumer Act 2010*.
18. By entering the Competition, you agree that BCU Bank may use the information you provided when entering to periodically contact you about BCU Bank goods and services. You may opt out of receiving such correspondence at any time by following on the instructions on the correspondence or by contacting us.
19. By entering the Competition, you agree that BCU Bank may use the information you provided when entering for future promotional, marketing or publicity purposes without any further reference, payment, or other compensation to you.
20. BCU Bank collects entrants' personal information to conduct the Competition and provide its services. It is a condition of this Competition that this information is provided. For more information about how BCU Bank may use personal information, please refer to BCU Bank's Privacy Policy, which is available from BCU Bank or at www.bcu.com.au/privacy.
21. Instagram is not a promoter of the Competition. Any queries should be directed to BCU Bank.
22. The laws of NSW apply to this Competition.