



IMB Ltd trading as IMB Bank
ABN 92 087 651 974
253-259 Crown Street
WOLLONGONG, NSW, 2500
PH: 133 IMB (133 462)

Special Terms and Conditions for IMB Zoo Reward Promotion

These Special Terms and Conditions of entry apply to all persons eligible to enter the IMB Zoo Reward Promotion. Please note the *General Conditions of Entry into Competitions and Promotions held by IMB Ltd* also apply to persons entering this promotion or competition. Please enquire at IMB for a copy of these General Conditions of Entry.

Who is the promoter?

The promoter is IMB Ltd. trading as IMB Bank. ABN 92 087 651 974.

How does a person gain entry to this competition?

When a \$10 deposit is made into an IMB Zoo Account the account holder will automatically receive one entry into the competition.

Value of prize/s to be given:

\$100 deposited into the winning member's IMB Zoo account within 30 days of the draw. One \$100 prize each month for 12 months. Total prize pool is \$1200.

Residents of which State(s) or Territory(s) qualify?

Zoo account holders who are residents of the ACT, VIC and NSW only will be eligible for the \$100 monthly prize each month. IMB staff and their immediate families are also ineligible. Please also refer to the eligibility requirements in IMB's General Conditions of Entry.

What does a person need to do once it is established they are eligible to enter the draw?

When a \$10 deposit is made into an IMB Zoo Account the account holder will automatically receive one entry into the competition. One entry is earned for every \$10 deposited into an IMB Zoo Account. A member is entitled to be entered into this competition more than once in any month, and for the duration of this competition. Unsuccessful entries from the monthly prize draw do not carry forward to the subsequent month's draw.

Times and dates when entries open and close:

The promotion will run from 1st January 2018 until 31st December 2018 with one prize draw each month. Entries for each month's draw open on the first day of the month and close on the last day of the month.

Time, Date and Place for determination of winner/s:

A winner will be drawn at 253-259 Crown Street, Wollongong NSW 2500 on the second Tuesday of each month at 3pm from all entries received in the previous calendar month. The last draw date (for December entries) will be Tuesday 8th January (second Tuesday in January).

How winner/s will be decided:

Random electronic draw by a representative of IMB from a computer generated listing of accounts where a \$10 deposit has been made in the relevant month. If the member account drawn is ineligible, a redraw will take place immediately until an eligible winner is selected.

Unclaimed prizes:

If prize money is unclaimed a redraw will take place at 253 Crown Street, Wollongong NSW 2500, 3 months from the initial draw date.

How will the winner be informed?

Each winner will be informed by telephone on the day of the draw each month and if the winner is from the ACT they will also be contacted by mail, e-mail, or fax.

Miscellaneous:

If this promotion is not capable of running as planned for any reason (including but not limited to failure or malfunction of computer equipment) IMB reserves the right in its sole discretion to cancel, terminate, modify or suspend the promotion, subject to the approval of any relevant state authority. Except for any liability that cannot be excluded by law, IMB excludes all liability (including for negligence) for any personal injury; or any loss or damage (including loss of opportunity) arising in any way out of the promotion, including but not limited to, where arising from the following: (a) any technical difficulties or equipment malfunction, (b) any theft, unauthorized access or third party interference; (c) any variation in prize value to the stated terms and conditions; (d) any tax liability incurred by a winner or entrant; or (e) use of a prize.

Authorised under NSW Permit No. LTPM/17/02182 and ACT Permit No. TP 15/07026
IMB Ltd. trading as IMB Bank. ABN 92 087 651 974. AFSL/Australian Credit Licence 237 391.