



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

### **Special Terms and Conditions for IMB Apple Pay promotion**

These Special Terms and Conditions of entry apply to all persons eligible to enter the IMB Apple Pay 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 which is also available on IMB's website or by contacting IMB.

#### **Who is the promoter?**

The promoter is IMB Ltd trading as IMB Bank. ABN 92 087 651 974 AFSL/Australian Credit Licence 237 391. Authorised under NSW Permit No. LTPS/18/29370.

#### **How does a person gain entry to this competition?**

A person will get one entry for each Apple Pay transaction which is linked to their IMB Visa Debit Card. All entrants must have an actively provisioned IMB Visa Debit card on Apple Pay at the end of the competition period. Refunded transactions are excluded.

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

All Australian residents.

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

No further action required by the entrant.

#### **Times and dates when entries open and close:**

The competition starts on Monday 12 November 2018 at 12:00am and closes Monday 11 February 2019 at 11:59pm.

#### **Prizes to be given and their value:**

1<sup>st</sup> prize – \$2,000  
2<sup>nd</sup> prize – \$1,000  
3<sup>rd</sup> prize – \$500

The Prizes will be paid into an IMB deposit account chosen by the winner within 30 days of the draw. Normal IMB account opening requirements apply.

#### **Time, Date and Place for determination of winner/s**

The draw will take place at 3:30 pm on Level 4, IMB Office 253-259 Crown Street, Wollongong, 2500 on 18 February, 2019.

Should any of the winners not wish to accept the prize for whatever reason, the winner may forfeit the prize and it will be considered an 'Unclaimed Prize' and will be subject to the second chance draw.

**How winner/s will be decided:**

Random draw performed by a representative of IMB Bank from a computer generated listing of Eligible Entries.

**Unclaimed Prizes**

If prize money is unclaimed a redraw, in the same manner as the initial draw, 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 and if a winner is from the ACT they will also be contacted by mail, e-mail, or fax. The winners will also be announced on the IMB Bank website.