



IMB Ltd

**ABN 92 087 651 974
253-259 Crown Street**

**WOLLONGONG, NSW, 2500
PH: 133 IMB (133 462)**

Special Terms and Conditions for the IMB Bank Kickstart Grand Prize Draw.

These Special Terms and Conditions of entry apply to all persons eligible to enter the **IMB Bank Kickstart Grand Prize Draw**. 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.

1. Who is the promoter?

The promoter is IMB Ltd. trading as IMB Bank. ABN 92 087 651 974. AFSL/Australian Credit Licence 237 391.

2. How does a person get an entry in the promotion or competition?

All eligible entrants for this promotion must be new IMB members who open a new IMB Everyday Unlimited Kickstart Account during the promotion period. The account must be opened at either an IMB Bank branch, or online via the IMB website:

<https://www.imb.com.au/personal-banking-savings-account-youth-and-student-savings-accounts-everyday-unlimited-kick-start-account.html>

New members who deposit a minimum of \$10 into their new IMB Unlimited Kickstart Account on the day of opening during the promotion period, and also make a minimum of 3 transactions with their IMB Everyday Unlimited Kickstart Account during the promotion period, will receive an automatic entry in to the **Grand Prize Draw**.

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

The promotion is open to NSW, ACT and Victorian residents of Australia aged 13 to 30 years old, who meet the eligibility criteria for an IMB Everyday Unlimited Kickstart Account. Please also refer to the eligibility requirements in IMB's General Conditions of Entry into Competitions and Promotions held by IMB Ltd.

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

To be eligible for the **Grand Prize Draw**, new members must make at least 3 transactions with their IMB Everyday Unlimited Kickstart Account during the promotion period.

5. Times and dates when entries open and close:

Entries open 10:00am Tuesday, 23rd February 2021 and close 5:00pm Friday 30th April 2021 (the "Promotion Period").

6. Value of Prize/s:

The value of the **Grand Prize Draw** is a \$1000 voucher for JB HIFI. The winner agrees to abide by the Terms and Conditions set out by the JB HIFI Gift Certificate.

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

The Grand Prize Draw will be drawn at 3:00 pm on Thursday 13th May, 2021 at IMB Head Office, 47 Burelli Street, Wollongong NSW 2500.

8. How winner/s will be decided:

The **Grand Prize Draw** will be a random electronic draw by a representative of IMB from a computer-generated list of entries. If the member account drawn is ineligible, a redraw will take place immediately until an eligible winner is selected.

9. How will the winner be informed?

The winner will be notified by email and telephone within five days of the draw. The winners' name will also be published on the IMB Website.

10. Unclaimed prizes

If the prize is unclaimed, a redraw will take place at 47 Burelli Street, Wollongong NSW 2500, three months from the initial draw date.

11. Other Comments

Entry is limited to one per person. By entering this competition and submitting their details, entrants acknowledge that they agree to be contacted by IMB Bank for Marketing purposes.

This promotion is not run in conjunction with any other offers, and is not applicable to existing members converting from an IMB Zoo account to an IMB Kickstart Account. It is also not applicable with the IMB Birthday Bonus offer.

Please consider the Product Disclosure Statement before deciding whether to acquire any IMB products.

12. 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, unauthorised 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 use of a prize.

13. Privacy

IMB Bank collects personal information in order to conduct this competition and may, for this purpose, disclose such information to third parties, including, but not limited to, prize suppliers and as required to Australian regulatory authorities. Subject to its Privacy Policy, located at www.imb.com.au, IMB Bank may use the information collected in any media in connection with future promotional, marketing and publicity purposes without any further reference, payment or other compensation to Eligible Entrants, except where in the normal course of business IMB Bank has been advised by that person that they do not wish to receive such materials.