



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 University of Wollongong O-Week Major Prize Draw Competition.

These Special Terms and Conditions of entry apply to all persons eligible to enter the **University of Wollongong O-Week Major Prize Draw Competition**. 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. AFSL/Australian Credit Licence 237 391. NSW Permit Number LTPM/19/04750.

What are the eligibility requirements to enter the draw?

This competition is open to NSW residents aged 17 years of age or older who attend the IMB Bank marquee at the UOW O-Week festival 2020 at the University of Wollongong, or visit the UOW IMB Bank branch during the Promotion Period.

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

Entrants must open a valid IMB Bank Kick Start account at either IMB Bank UOW Branch, or at the IMB Bank marquee during the O-Week Festival at UOW during the Promotion Period. Entrants must make a minimum of one deposit into their new Kick Start Account during the Promotion Period. Once these conditions have been met, entrants will automatically receive one entry into the draw.

A Kick Start Account is either an Everyday Unlimited Kick Start Account or a Reward Saver Kick Start Account. These accounts are available to individuals aged 13-17 and students, trainees and apprentices aged 18-30, studying or training with an organization recognised by IMB in its absolute discretion. Once a Kick Start Account holder no longer meets the eligibility criteria or fails to provide proof of eligible status, the Everyday Unlimited Kick Start Account and Reward Saver Kick Start Account will convert to the standard terms and conditions applicable to the Everyday Unlimited Account and Reward Saver Account respectively. Please refer to the PDS for full details. Consider the PDS before making a decision about these products. All necessary account opening procedures must be adhered to.

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

This competition is open to NSW residents who are 17 years of age or older.

Times and dates when entries open and close:

Entries open 9:00am Tuesday 25th February 2020 and closes 5:00pm Tuesday 31st March 2020 (the "Promotion Period").

Value of Prize/s:

There are 3 prizes for the Major Prize Draw, which will be awarded on a first, second and third valid entry draw basis:

First prize is a \$500 STA Travel gift card;

Second prize is a \$250 UniLife gift voucher;

Third prize is a \$100 Uni Hair and Beauty gift voucher.

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

The Major Prize Draw Winners will be randomly drawn at IMB Bank Head Office, Level 4, 253-259 Crown Street, Wollongong NSW 2500 on Friday 3rd April 2020 at 11am.

How winner/s will be decided:

Random electronic draw by a representative of IMB from a computer-generated listing of Kick Start accounts opened at UOW, where a minimum of one deposit has been made during the Promotion Period.

How will the winner be informed:

By telephone and email within two business days of the draw. The winners' names will also be published on the IMB website.

Unclaimed prizes

If any of the prizes remain unclaimed after three months a redraw will take place at IMB Bank Head Office Level 4, 253-259 Crown Street, Wollongong NSW 2500 with the approval of NSW Fair Trading.

Any other comments:

Entry is limited to one entry per person. IMB staff and their immediate families are ineligible. Please refer to the eligibility requirements in IMB's General Conditions of Entry.

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.

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. Such promotion and use of personal information may include the sending of electronic messages.