



IMB Ltd
ABN 92 087 651 974
47 Burelli Street
WOLLONGONG, NSW, 2500
PH: 133 IMB (133 462)

Special Terms and Conditions for the Wisdom Saver ‘Win \$5k for \$5k’ promotion.

These Terms and Conditions of entry apply to all persons eligible to enter the **Wisdom Saver ‘win \$5k for \$5k’ promotion (‘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 or visit <https://www.imb.com.au/members-important-information.html> for a copy of these General Conditions of Entry.

Please consider the *Member Guide to Transaction Banking Product Disclosure Statement* before deciding whether to acquire any IMB products.

Who is the promoter?

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

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

New and existing IMB members who open a new Wisdom Saver Account during the Promotion Period and hold a minimum account balance of \$5,000 at 11:59pm on Friday 13th October 2023, will automatically receive an entry into the Promotion. Please see the *Member Guide to Transaction Banking Product Disclosure Statement* for details of the eligibility criteria to open a Wisdom Saver account. IMB staff and their immediate families are ineligible to enter the Promotion. Please also refer to the eligibility requirements in IMB’s General Conditions of Entry.

Times and dates when entries open and close

IMB members who open a new IMB Wisdom Saver account between Friday 4th August 2023 and by 11:59pm Friday 29th September 2023, and hold a minimum account balance of \$5,000 at 11:59pm on Friday 13th October 2023 (the “Promotion Period”) can enter the draw.

Are existing members able to enter the draw?

Yes, existing members who open a new Wisdom Saver Account for the first time during the Promotion Period are eligible to enter the Promotion.

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

The Promotion is open to NSW and ACT residents only.

Value of Prize

The winner of the Promotion will receive \$5,000 (AUD) which will be deposited directly into their Wisdom Saver account ('Prize') within 7 days of the draw date. The Wisdom Saver account must be open at the end of the Promotion Period. If the account is closed the Prize will be forfeited.

Time, Date and Place for determination of winner

The Promotion will be drawn at 47 Burelli Street, Wollongong NSW 2500 on Wednesday 8th November 2023.

How winner/s will be decided

The Winner of the Promotion will be determined by 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.

How will the winner be informed

The winner of the Promotion will be notified by telephone within 2 business days of the draw. The winner will also be notified in writing via email (or mail if no email is provided) within 5 business days of the draw and their name published on IMB's website.

Unclaimed prize

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

When will the winner receive their prize money?

The Prize will be deposited into the winner's Wisdom Saver account within 7 business days of the winner being notified of the win.

Any other comments

Entry is limited to one entry per person. Please consider the *Member Guide to Transaction Banking Product Disclosure Statement* before deciding whether to acquire any IMB Products.

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 promotion 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.