

\$2000 & TRANSACTION ACCOUNT COMPETITION TERMS AND CONDITIONS OF ENTRY

1. The **Competition** is the \$2000 & Transaction Account Competition.
2. The promoter of the Competition is **P&N Bank** (Police & Nurses Limited, ABN 69 087 651 876, AFSL/Australian Credit Licence 240701, Level 6, 556 Wellington Street, Perth WA 6000, telephone 13 25 77).
3. The Competition is conducted in Western Australia only.
4. The **Competition Period** starts at 6:00am (AWST), 8 April 2024 and ends at 10:00pm (AWST), 14 April 2024.
5. There is one **Prize** for the Competition; a P&N Bank & Transaction Account with a balance of \$2000. The total prize pool for the Competition is \$2000.
6. To be an **Eligible Entrant** in the Competition you must:
 - a. be 18 years of age or older and a resident of Australia;
 - b. during the Competition Period open a new P&N Bank membership at P&N Bank's Karrinyup branch; and
 - c. provide P&N Bank with any information requested in connection with the Competition.
7. Employees of P&N Bank and their immediate families, and P&N Bank's contractors and agents associated with the Competition are not eligible to take part in the Competition.
8. There is no entry fee for the Competition, however in order to become a member of P&N Bank you must pay a \$10 fee for a share in P&N Bank.
9. A **Prize Draw** will take place at P&N Bank on 12 noon (AWST), 16 April 2024 or shortly after. The Prize Draw is not open to the public.
10. One Eligible Entrant will be randomly selected at the Prize Draw and will be the **Winner**. The Competition is a game of chance.
11. The Winner will be notified by email or telephone prior to 5.00pm (AWST), Tuesday 30 April 2024.
12. To accept and receive the Prize the Winner must:
 - a. demonstrate that they meet these terms and conditions; and
 - b. meet all membership and account opening requirements.
13. P&N Bank reserves the right to conduct a redraw if the Winner:
 - a. is unable to satisfy these terms and conditions; or
 - b. does not make contact with P&N Bank within the time required following notification of their win,and in such circumstances the prior-drawn Winner will not have any entitlement to the Prize.
14. The determination of valid participation is at the sole and exclusive discretion of P&N Bank. P&N Bank's decision in relation to who is an Eligible Entrant and whether an Eligible Entrant can satisfy these terms and conditions is final, and no correspondence will be entered into except as provided by law or code and as accepted by P&N Bank.
15. P&N Bank reserves the right to disqualify any Eligible Entrant who tampers with the any part of the Competition.
16. The Prize is not transferable, exchangeable, or redeemable for cash. The Winner must take the Prize as stated and no compensation will be payable if a Winner is unable to use the Prize as stated.

17. If the Prize is unavailable, for whatever reason, P&N Bank reserves the right to substitute the Prize for a prize of equal or greater value, subject to State regulation.
18. P&N Bank is not liable for any loss, cost, expense, damage, or liability suffered or incurred by Eligible Entrant or Winner in connection with this Competition or the Prize (except to the extent of the fraud, negligence, or wilful misconduct of P&N Bank (including that of its officers, employees, contractors, or agents). P&N Bank make no representations or warranties as to the quality, suitability or merchantability or any goods or services offered as the Prize. Nothing under this clause limits any Eligible Entrant or Winner's rights under the *Competition and Consumer Act 2010*.
19. The Winner:
 - a. agrees to take part and cooperate as reasonably requested by P&N Bank in editorial activities relating to the Competition, including being interviewed and photographed; and
 - b. grant P&N Bank a perpetual and non-exclusive licence to use such footage and photographs in all media worldwide, including online social networking sites; and
 - c. acknowledge and accept that the Winner will not be entitled to any fee for such use.
20. P&N Bank collects entrants' personal information to conduct the Competition and provide its services. It is a condition of this Competition that this information is provided. For more information about how P&N Bank may use personal information, please refer to P&N Bank's Privacy Policy, which is available from P&N Bank or at www.pnbank.com.au.
21. Any advice given is general only and does not take into account your personal objectives, financial situation or needs. Consider the relevant Product Disclosure Statement (PDS) and Target Market Determinations (TMDs) available here to see if a Qualifying Policy is right for you.
22. The laws of Western Australia govern the Competition.