

'WIN \$1,000 VISA DEBIT GIFT CARD' COMPETITION TERMS & CONDITIONS

1. Information on how to enter and prizes form part of these Competition Terms and Conditions. Entry into this Promotion is deemed acceptance of these Terms & Conditions by each entrant.
2. Auswide Bank Ltd ABN 40 087 652 060, Australian Financial Services & Australian Credit Licence 239686, Level 2, 16 – 20 Barolin Street, Bundaberg QLD 4670 (“Auswide Bank”) is the Promoter of this Promotion (“Promoter”).
3. This Promotion commences at 8:25AM AEST 1st September 2020 and closes at 5:00PM AEST on 30th November 2020 (“Promotion Period”).
4. Entry is only open to Australian residents aged 18 or over, excluding Auswide Bank employees, management, officers and directors. Limit of one (1) entry per person.
5. To enter the Promotion, an eligible person must, during the Promotion Period, submit and have a new Car Loan application approved with Auswide Bank. To enter the monthly draw the entrant must have a new Car Loan approved between the first day of the previous month and 11:59PM on the last day of the previous month.
6. The prize is 3x \$1,000 pre-loaded Visa Debit Gift Cards (1 per month), drawn on the first business day of the months October, November and December 2020. Prizes are not transferrable or exchangeable for cash, except at our discretion.
7. We may, in our absolute discretion, declare your entry invalid or disqualify you if you tamper with the entry process or otherwise act in a way that jeopardises the fairness of the competition.
8. The monthly winner will be determined by the Promoter using a random number generator. The draws will take place on the first business day of the months October, November and December 2020 for those entries received during the previous calendar month.
9. The monthly winner will be notified on their contact telephone number and in writing to their email address, as provided in their loan application (“entry”), within one (1) business day of the draw dates. The winner’s details will be announced on Facebook and Instagram.
10. The Promoter will use all reasonable efforts to contact the winner using the contact details provided in their entry. However, if the Promoter cannot contact the winner after one (1) month from the date of the draw date, their prize will be considered forfeited.
11. If the monthly winner forfeits their prize, the Promoter will conduct a re-draw of the Promotion for the applicable month. The new winner will be notified on their contact telephone or mobile number and in writing to their email address and will be announced on Facebook and Instagram.
12. The prize will be a pre-loaded Visa Debit Gift Card sent to the winner by express post.
13. The time of entry will, in each case, be the time that the loan application (entry) is approved by the Promoter.
14. The Promoter is not liable for any tax implications arising from the prize winnings. Independent financial advice should be sought.

15. Except for any liability that cannot be excluded by law, we exclude all liability for any loss which is suffered or incurred in connection with the competition. We will not be responsible for any technical, communications or other errors in the course of conducting the competition, nor failure of safe delivery of a prize.
16. All of our decisions in relation to the competition are final and no correspondence will be entered into.
17. You completely release Facebook and Instagram from all liability in relation to the competition and acknowledge that it is in no way sponsored, endorsed or administered by, or associated with, Facebook.
18. By entering this Promotion, entrants understand and acknowledge Auswide Bank's [Privacy Policy](#) and consent to the Promoter using or disclosing their personal information to achieve the purposes for which they provided it.