

TERMS & CONDITIONS

Schedule to Terms & Conditions of entry

Promotion name	Win a \$5,000 travel voucher to holiday in Australia
Eligible States/Territories	National
Promotion period	Start: 06 April 2020 9:00 AM AEST End: 25 May 2020 11:55 PM AEST No entries will be accepted outside this time.
Promoter	Western Union Business Solutions (Australia) Pty Ltd ACN 150 129 749 Level 12, 1 Margaret Street Sydney NSW 2000
FI Participants	The FI Participants mean each of the following, severally: <ol style="list-style-type: none"> 1. Australian Central Credit Union Ltd trading as People's Choice Credit Union ABN 11 087 651 125 2. Australian Military Bank Ltd ACN 087 649 741 3. Auswide Bank Ltd ACN 087 652 060 4. AMP Bank Limited ACN 081 596 009 5. AWA Mutual Limited ACN 087 651 652 6. B&E Ltd trading as Bank of us ACN 087 652 088 7. Cairns Penny Savings & Loans Limited trading as Cairns Bank ACN 087 933 757 8. Central Murray Credit Union Limited ACN 087 651 812 9. Circle Mutual Limited ACN 087 650 968 10. Community First Credit Union Limited ACN 087 649 938 11. Credit Union SA Ltd ACN 087 651 232 12. Defence Bank Limited ACN 087 651 385 13. Family First Credit Union Limited ACN 087 650 057 14. Fire Service Credit Union Limited ACN 087 651 152 15. First Option Bank Ltd ACN 087 650 735 16. Ford Co-operative Credit Society Limited trading as Geelong Bank ACN 087 651 456 17. G&C Mutual Bank Limited ACN 087 650 637 18. Heritage Bank Limited ACN 087 652 024 19. Horizon Credit Union Ltd trading as Horizon Bank ACN 087 650 173

	<p>20. Hume Bank Limited ACN 051 868 556 21. Illawarra Credit Union Limited ACN 087 650 771 22. Laboratories Credit Union Limited ACN 087 650 217 23. Macarthur Credit Union Ltd ACN 087 650 244 24. Macquarie Credit Union Ltd ACN 087 650 253 25. Northern Inland Credit Union Limited ACN 087 650 422 26. Orange Credit Union Limited ACN 087 650 477 27. Police & Nurses Limited ACN 087 651 876 28. Police Bank Ltd ACN 087 650 799 29. Police Credit Union Ltd ACN 087 651 205 30. Pulse Credit Union Limited ACN 087 651 670 31. QPCU Limited trading as QBANK ACN 087 651 036 32. Qudos Mutual Limited trading as Qudos Bank ACN 087 650 557 33. Service One Mutual Limited ACN 095 848 598 34. The Broken Hill Community Credit Union Ltd ACN 087 650 762 35. The Capricornian Ltd ACN 087 650 940 36. Warwick Credit Union Ltd ACN 087 651 116 37. WAW Credit Union Co-Operative Ltd ACN 087 651 787 38. Woolworths Employees' Credit Union Limited ACN 087 651 803</p>
<p>Eligible entrants</p>	<p>Entry to the Promotion is open to Australian residents in all Eligible States/Territories who fulfil the Method of entry requirements.</p> <p>Entrants aged under 18 years must have the written consent of a parent/guardian to enter the Promotion and must provide same to the Promoter or a relevant FI Participant on request.</p> <p>Employees of:</p> <ul style="list-style-type: none"> • the Promoter; • an FI Participant; • suppliers associated with this Promotion (including the competition permit providers, Trade Promotions and Lotteries Pty Ltd ("TPAL"), and prize suppliers), <p>are ineligible to enter the Promotion.</p>
<p>Details of prizes</p>	<p>The prize is a travel voucher up to the value of \$5,000 (inclusive of GST) to be used domestically within Australia. The travel voucher is to be redeemed by the winner:</p> <ul style="list-style-type: none"> • with a third-party travel provider to be selected in the Promoter's sole discretion ("Travel Provider"); and • must be redeemed with the Travel Provider. <p>The prize is subject to any terms and conditions as stipulated by the Travel Provider to be notified to an entrant. As at the commencement of the Promotion period, the nominated Travel Provider is Travel Associates, Chirn Park. However, the Promoter reserves the right to select a different</p>

	<p>Travel Provider in its sole discretion.</p> <p>Neither the Promoter or any FI Participant are liable for any prize that has been stolen, forged, lost, damaged or tampered with in any way.</p> <p>Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash, subject to any written directions from a regulatory authority.</p> <p>The prize does not include travel insurance. Travel insurance is at the discretion of the winner. The Promoter and each FI Participant recommend that the winner obtains sufficient travel insurance to suit your circumstances in connection with the prize.</p> <p>Prior to participation in any travel or event prize, any winner and entrant may be required to sign an indemnity and waiver of liability in favour of the Promoter, an FI Participant and any other involved parties. If an entrant is a minor, the indemnity and waiver of liability must be signed by the entrant's parent/guardian.</p>
Total number of prizes	1
Total prize value	Total prize pool (inc GST): \$5,000.00
Method of entry	<p>To automatically enter the Promotion, an entrant must, during the Promotion period, send an international payment via a telegraphic transfer or receive an inwards telegraphic transfer payment, through:</p> <ul style="list-style-type: none"> • an FI Participant's branch; or • processed online through the FI Participant's online payment system, <p>but excluding any payments that are sent or received in the Australian denominated currency (AUD) ("Eligible Transaction"). For the avoidance of doubt, drafts and/or foreign cheques are not Eligible Transactions for the purposes of this Promotion.</p> <p>Each Eligible Transaction must be received in full and credited to a member account of an FI Participant or deducted from a member account of an FI Participant during the Promotion period. Any transaction that falls outside the Promotion period will not be eligible.</p> <p>An entrant can win a maximum of one (1) prize in the Promotion.</p> <p>If a member of an FI Participant does not want to be automatically entered into this Promotion, they must inform the Promoter by email to marketing_anz@westernunion.com or the relevant FI Participant prior to the end of the Promotion period.</p>
Maximum number	Each entrant will receive one entry into the Promotion per Eligible Transaction. Subject to the Method of entry requirements being satisfied,

of entries	there is no limit to the number of Eligible Transactions that an entrant may make during the Promotion period.
Prize draw	<p>A random prize draw will occur 10:00 AM AEST on 29 May 2020.</p> <p>Location of draw: Western Union Business Solutions (Australia) Pty Ltd Level 12, 1 Margaret Street Sydney NSW 2000</p>
Notification of winners	The winner will be notified via email or phone within 2 business days of the Prize draw.
Public announcement of winners	<p>The winner of the prize will be published here: https://business.westernunion.com/en-au/ by 09 June 2020.</p>
Unclaimed prize draw	<p>A random unclaimed prize draw will occur 10:00 AM AEST on 31 August 2020.</p> <p>Location of draw: Western Union Business Solutions (Australia) Pty Ltd Level 12, 1 Margaret Street Sydney NSW 2000</p>
Notification of unclaimed prize winners	The unclaimed prize winner will be notified via email or phone within 2 business days of the Unclaimed prize draw.
Public announcement of winners from unclaimed prize draw	<p>The winner of the unclaimed prize will be published here: https://business.westernunion.com/en-au/ by 9 September 2020.</p>
Permit reference	<p>Authorised under</p> <p>NSW Permit No. LTPS/20/42983 ACT Permit No. ACT TP 20/00430</p>

Terms & Conditions of entry

1. Information on how to enter and prize details form part of these terms & conditions (**Terms of entry**). The Terms must be read in conjunction with the Schedule. The Schedule defines the terminology used in these Terms of entry. Where there is any inconsistency between these Terms and the Schedule, the Schedule prevails. Participation in this Promotion is deemed acceptance of these Terms of entry.
2. Entry is open only to Eligible entrants who satisfy the Method of entry.
3. The Promotion will be conducted during the Promotion period.
4. The Prize is specified in the Details of prizes section of the Schedule.
5. The total prize pool is specified in the Total prize value section of the Schedule.
6. Any prize is valued in Australian dollars unless expressly stated to the contrary.
7. Prizes involving travel must be taken to coincide with the dates specified in the Details of prizes section of the Schedule or as otherwise specified in the conditions of any Travel Provider. Any changes to the confirmed prize details will be at the expense of the winner(s) and will only be permitted with the prior consent of the Promoter or Travel Provider.
8. Unless otherwise stated, any travel prize does not include travel insurance, travel documents, meals, taxes not included in the price of the ticket, transfers, flights, accommodation or any other costs of a personal nature. Compliance with any health, travel insurance, passport or other government requirements is the responsibility of the winner. Failure to comply with this will deem the winner's entry invalid and the entrant will forfeit the prize. The Promoter and each FI Participant make no representation as to the safety, conditions or other issues that may exist as part of the travel or at the destination.
9. The Prize travel is subject to availability at the time of booking. The winner and, if applicable, their companion must travel together on all prize travel. The Promoter and each FI Participant are not responsible for any cancellation, delay or rescheduling of flights, and any costs incurred as a result (including, without limitation, accommodation costs) will be the sole responsibility of the winner.
10. Entrants are advised that tax implications may arise from their prize winnings and they should seek independent financial advice prior to acceptance of their prize(s). The Promoter and each FI Participant accept no responsibility for any tax implications that may

arise from accepting a prize. Entrants are responsible for any and all expenses that they incur in entering the competition and they will not be reimbursed regardless of whether or not they win the competition.

11. The entrants must follow the Method of entry during the Promotion period to enter the Promotion. Failure to do so will result in an invalid entry. The Promoter nor the relevant FI Participant will advise an entrant if their entry is deemed invalid.
12. The time of entry will be deemed to be the time the entry is received by the Promoter.
13. The Promoter and each FI Participant accept no responsibility for any late, lost, delayed, incomplete, incorrectly submitted, corrupted, illegible or misdirected entries, claims or correspondence whether due to omission, error, alteration, tampering, deletion, theft, destruction, disruption to any communication network or medium, or otherwise including those entries not received by the Promoter for any reason. The Promoter and each FI Participant are not liable for any consequences of user error including (without limitation) costs incurred. No correspondence will be entered into.
14. The prize(s) will be awarded to the valid entrant(s) drawn randomly in accordance with the Prize draw details. The Promoter may draw additional reserve entries (and record them in order). In the event of an invalid entry or an ineligible entrant, or if the entrant is ineligible to accept the prize, the prize will be awarded to the first reserve entry drawn. If the prize cannot be awarded to the entrant drawn, the Promoter will then continue this process until the prize is awarded.
15. The winner does not need to be present at the draw unless expressly stated to the contrary.
16. The winner(s) will be notified in accordance with the Notification of winners and Notification of unclaimed prize winners (if applicable) sections of the Schedule. Notification to winners will be deemed to have occurred on the later of the time the winner receives actual notification from the Promoter or two business days thereafter. The notification will include details about how the prize(s) can be claimed.
17. Neither the Promoter nor an FI Participant take any responsibility where they are unable to contact a winner who has not provided correct or complete contact details. If an entrant's contact details change during the Promotion period, it is the entrant's responsibility to notify the Promoter and the relevant FI Participant. A request to modify any entry information should be directed to the Promoter at marketing_anz@westernunion.com.

18. It is a condition of accepting the prize that the winner must comply with all the conditions of use of the prize and the prize supplier's (without limitation, the Travel Provider) requirements. The prize must be taken as stated and no compensation will be payable if a winner is unable to use the prize as stated.
19. The winner's name and State/Territory of residence will be published in accordance with the Public announcement of winners section of the Schedule (if applicable).
20. If the prize has not been claimed by the Unclaimed prize draw time and date and subject to any written directions from a State lottery agency, the Promoter may conduct an Unclaimed prize draw in accordance with the Unclaimed prize draw section of the Schedule (if applicable). In the event the Unclaimed prize draw takes place, the Promoter will attempt to contact the winner of the Unclaimed prize draw in accordance with the Notification of unclaimed prize draw section of the Schedule, and if applicable, the name and State/Territory of residency of any winner of the Unclaimed prize draw will be published in accordance with the section of the Schedule entitled Public announcement of winners from unclaimed prize draw. If a prize is no longer available or it is unfeasible to award, the Promoter may substitute the prize with a prize of higher or equal value subject to any written directions from a regulatory authority. The Promoter is not allowed to deduct any administrative costs associated with provision of the prize.
21. To the greatest extent permitted by law, the Promoter and each FI Participant exclude all warranties, representations or guarantees (**Warranties**) regarding the Promotion and any prizes, including any Warranties which may have been made in the course of advertising or promoting the Promotion. The conduct of the Promotion or the supply of prizes may involve third parties (without limitation, the Travel Provider), and the Promoter and each FI Participant make no Warranties and disclaim all liability in connection with any such third parties, their acts or omissions. By entering the Promotion, an entrant releases and indemnifies the Promoter and each FI Participant and each of their related bodies corporate (including the officers, employees and agents of each) from and against all actions, penalties, liabilities, claims or demands the entrant may have against the Promoter or an FI Participant or that the Promoter or an FI Participant may incur for any loss or damage which is or may be suffered or sustained as a direct or indirect result of an entrant entering or participating in the Promotion or winning or failing to win a prize, or using or permitting any other person to use the prize, except for any liability which cannot be excluded by law or which would cause any part of this clause to be void or unenforceable.
22. If despite the foregoing clause, the Promoter or an FI Participant incurs a liability to an entrant under any law which implies a Warranty into these Terms of entry which cannot

legally be excluded, the Promoter's or an FI Participant's liability in respect of the Promotion is limited, in the Promoter's discretion, to either resupplying such goods or services as form part of the Promotion, or paying the cost of resupplying those goods or services.

23. Without limiting any of the foregoing, in no circumstances will an entrant or the Promoter or an FI Participant have any liability to the other for any loss or damage suffered which is indirect or consequential in nature, including without limitation any loss of profit, loss of reputation, loss of goodwill, loss of business opportunity or for any personal injuries suffered or sustained, as a result of entering this Promotion, except for any liability which cannot be excluded by law.
24. The Promoter and each FI Participant and their associated agencies and companies will not be liable for any delay, damage, or loss in transit of prizes.
25. The Promoter may in its absolute discretion not accept a particular entry, may disqualify an entry, or cancel the entire Promotion at any time without giving reasons and without liability to any entrants, subject to any written directions from a regulatory authority. Without limiting this, the Promoter reserves the right to verify the validity of entries, prize claims and entrants and to disqualify any entrant who submits an entry or prize claim that is misleading or not in accordance with these Terms of entry or who manipulates or tampers with the entry process. In the event that a winner breaches these Terms of entry, the winner will forfeit the prize in whole and no substitute will be offered. Verification is at the discretion of the Promoter, whose decision is final. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
26. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash, subject to any written directions from a regulatory authority. Where a prize is unavailable for any reason, the Promoter may substitute the prize for another item of equal or higher value subject to any written directions from a regulatory authority. The Promoter accepts no responsibility for any variation in prize value (including between advertising of the Promotion and receipt of the prize). To redeem the prize, the travel voucher must be redeemed with the Travel Provider. The prize is subject to any terms and conditions as stipulated by the Travel Provider to be notified to an entrant. As at the commencement of the Promotion period, the nominated Travel Provider is Travel Associates, Chirn Park. However, the Promoter reserves the right to select a different Travel Provider in its sole discretion.
27. In the case of the intervention of any outside act, agent or event which prevents or significantly hinders the Promoter's or an FI Participant's ability (or that of a third-party

involved with the Promotion) to proceed with the Promotion on the dates and in the manner described in these Terms of entry, including but not limited to vandalism, natural disasters, acts of God, civil unrest, strike, war, act of terrorism, disease, epidemic or pandemic, the Promoter's and each FI Participant's obligations in respect of the Promotion will be suspended for the duration of the event and, in addition, the Promoter may in its absolute discretion cancel the Promotion and recommence it from the start on the same conditions, subject to approval of the relevant authorities.

28. Entrants agree that the Promoter and the relevant FI Participant can use personal information provided in connection with this Promotion for the purposes of facilitating the conduct or marketing of the Promotion and the awarding of any prizes, including to the Travel Provider involved in the Promotion and any relevant authorities.
29. The collection and disclosure of personal information provided in connection with this promotion will be handled in accordance with the Promoter's Privacy statement which adheres to the *Privacy Act 1988* (Cth) and Australian Privacy Principles.
30. The Promotion and these Terms of entry will be governed by the law of the State or Territory in which the Promoter ordinarily resides. Entrants accept the non-exclusive jurisdiction of courts and tribunals of that State or Territory in connection with disputes concerning the Promotion.
31. Facebook, YouTube, Instagram, Snapchat or any other form of social media may be used to advertise or promote the Promotion. By entering the Promotion, entrants agree that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, YouTube, Instagram, Snapchat or social media provider; and to release Facebook, YouTube, Instagram, or Snapchat or other social media provider from all liability in relation to this Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Promoter and not Facebook, YouTube, Instagram, Snapchat or other social media provider.