

MyState Bank

Chance to Win: Harvey Norman Prize Pool

Prize Pool valued at: \$7,400

Conditions of Entry

CONDITIONS - PARTICPATION

1. This competition ("Competition") is conducted by MyState Bank Limited (MyState Bank) ABN 89 067 729 195 AFSL 240896 a wholly owned subsidiary of MyState Limited ABN 26 133 623 962 ("Promoter").
2. Insurance issued by Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance (CGU) of Tower 2, 201 Sussex Street, Sydney, NSW.
3. Entry to the Competition constitutes acceptance of these conditions. All entry instructions and prize information published by the Promoter form part of these conditions.
4. The Competition commences at 9:00am AEST on Monday 17 August 2020 and closes at 5:00pm AEST on Friday 25 September 2020 ("Promotion Period").
5. The Competition is only open to Eligible Entrants. An "Eligible Entrant" is an individual who: (i) is a Tasmanian or Queensland resident; and (ii) is over the age of 18 years; and (iii) who purchases a Qualifying Insurance Policy through MyState Bank within the Promotion Period; and (iv) this policy is still active and meets competition eligibility criteria at the time of the Prize Draws.
6. Employees and directors of the Promoter and its related companies, their immediate families, and retailers, suppliers and agencies associated with the Promotion are ineligible to be Entrants. Immediate family includes: spouse, ex-spouse, defacto spouse, child or step-child (including by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or first cousin.
7. Entries are deemed to be received at the time of receipt into the Promoter's database. The Promoter is not responsible for any delay in, or failure of, transmission which causes an entry not to be received within the Promotion Period. Incomplete, indecipherable or illegible Entries will be deemed invalid. Eligibility is at the sole discretion of the promoter.

HOW TO ENTER

8. To be eligible to enter the Competition, Eligible Entrants must:
Purchase a new Qualifying Insurance Policy through MyState Bank at:
 - (i) Any MyState Bank branch OR;
 - (ii) By calling MyState Bank on 138 001 (local standard call charges apply) OR;
 - (iii) Online via mystate.com.au, within;

The Promotion Period.

9. A 'Qualifying Insurance Policy' is a new CGU:
- (i) Home and/ or Contents Insurance Policy
 - (ii) Car Insurance Policy
 - (iii) Landlord insurance Policy
10. Additional eligibility criteria for the **Major Prize Draw only**:
- The Qualifying Insurance Policy must be; paid in full (or in the case of pay by the month policies, the first instalment payment must be received) and; outside of the cooling off period and; active at the time of Prize Draw. The issue of a Qualifying Insurance Policy is subject to CGU's underwriting guidelines.

NB: Conditions in clause 10 do not need to be fulfilled to constitute eligibility for the runner up Prize Draws.

ENTRY GENERAL

11. Each Qualifying Insurance Policy constitutes one (1) entry into the Prize Draw.
12. All entries to the Competition may be subject to verification by the Promoter.
13. The Promoter may, at its absolute discretion, declare any or all entries made by an Eligible Entrant invalid if the Eligible Entrant: (i) fails to establish their entitlement to enter the Competition to the Promoter's satisfaction; or (ii) fails to produce items as required by condition or produces items that, in the Promoter's opinion, are illegible, stolen, forged, reconstructed, altered, incomplete or tampered with in any way; or (iii) in the Promoter's opinion, tampers with the entry process or benefits from such tampering; or (iv) in the Promoter's opinion, submits an entry which is not in accordance with these conditions.
14. An entry by more than one person (i.e. a joint entry) is invalid.

WINNERS

15. There is one (1) opportunity to win the Major Prize Draw and twelve (12) opportunities to win the runner up Prize Draws, with the winning entries being randomly drawn by a representative of MyState Bank.
16. Each week until 28 September 2020, one (1) runner up prize winner will be a Tasmanian resident and one (1) runner up prize winner will be a Queensland resident.
17. The winner of the prizes will be the first valid entry drawn.
18. The Prize Draws will take place at a MyState Bank place of work on the following Draw Dates ("The Draw Dates"):
- Two (2) Runner-up's will be drawn on 24 August 2020 at 02:00 PM AEST
 - Two (2) Runner-up's will be drawn on 31 August 2020 at 02:00 PM AEST
 - Two (2) Runner-up's will be drawn on 7 September 2020 at 02:00 PM AEST
 - Two (2) Runner-up's will be drawn on 14 September 2020 at 02:00 PM AEST
 - Two (2) Runner-up's will be drawn on 21 September 2020 at 02:00 PM AEST
 - Two (2) Runner-up's will be drawn on 28 September 2020 at 02:00 PM AEST
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- One (1) Major Prize winner will be drawn on 26 October 2020 at 02:00 PM AEST

19. Prize winners are eligible to receive at maximum one (1) Runner-up Prize. Runner-up Prize winners remain eligible to win the Major Prize.
20. The winning entrants will be notified by telephone within two (2) business days of the Prize Draw and will receive written confirmation via email within two (2) business days of the Prize Draw with details of how to claim their prize and the date by which they must claim their prize ("Prize Claim Date").
21. All prizes must be claimed by the prize winner within seven (7) days of the Prize Draw Date ("Prize Claim Date").
22. If a prize winner does not claim their prize within seven (7) days of the prize Draw Date, the prize will be forfeited and a redraw will be conducted at a MyState Bank place of work at 2.00PM AEST to determine a valid prize winner. The new prize winner will be notified by telephone and in writing, via email within two (2) business days of the date of the redraw.
23. The first name and town or city or state of residence of the winner may be published via the "Promoters" electronic communication and/or social media pages and/or Retail channels after the winning entries are drawn.

PRIZE

24. The Prize Pool (the Prize Pool) comprises of one (1) Major Prize and twelve (12) Runner-up Prizes.
25. The Major Prize comprises of:

\$5,000 worth of Harvey Norman Gift Cards.
26. The Runner-up Prizes comprise of:

\$2,400 worth of Harvey Norman Gift Cards, in the form of twelve (12) \$200 Gift Vouchers.
27. The maximum total Prize Pool is valued at up to \$7,400 AUD.
28. If a prize (or part of a prize) is unavailable for any reason, the Promoter will, in its absolute discretion, substitute alternative goods or services of no lesser retail value and/or specification, subject to the approval of the authorities that have issued permits for the conduct of the Competition. The Promoter accepts no other liability or responsibility for any loss incurred by a winner or any other party if the prize (or part of the prize) is unavailable for any reason.
29. All Prize values are in Australian dollars. Prizes will only be distributed in Australia, and all components of the prizes are not transferable and cannot be exchanged for cash or otherwise.
30. Unless expressly stated in these conditions, all expenses incurred in relation to the enjoyment of a prize are the responsibility of the winner.

GENERAL

31. Harvey Norman Gift Card Terms and conditions apply and can be viewed at <https://www.harveynorman.com.au/gift-cards-terms-and-conditions>
32. If for any reason the conduct or operation of the Competition is interfered with or disrupted in any way (including by vandalism, power failures, natural disasters, acts of God, civil unrest, strikes, computer bugs or viruses, tampering or technical failures), the Promoter reserves the right to cancel, terminate, modify or suspend or

recommence the Competition, subject to the approval of the authorities that have issued permits for its conduct.

33. All of the Promoter's decisions are final and no correspondence will be entered into. The Promoter reserves the right, at any time, to verify the validity of Entries and Entrants and to disqualify any Entrant who submits an Entry that is not in accordance with these Conditions of Entry or who tampers with the Entry process.
34. The Promoter accepts no responsibility for any tax liability incurred as a result of an entrant participating in the Competition. Entrants should obtain independent tax and financial advice.
35. To the full extent permitted by law, the Promoter, its associated companies and agencies and all those entities' personnel (the "Relevant Parties") exclude all liability for any loss (including any damage, claim, injury, cost or expense) which is suffered or incurred by any Eligible Entrant through use of the products purchased with the prize voucher, including: (i) any indirect, economic or consequential loss); (ii) any loss arising from the negligence of a Relevant Party; (iii) any liability for personal injury or death.
36. The winners of the prizes consent to the Promoter using their name, likeness, image and/or voice (including any photograph, film and/or recording of them) in any media at any time or times without remuneration for the purpose of promoting this Competition, the Promoter and/or any of the Promoter's products. The prize winners also consent to the Promoter authorising its related companies to do anything which they consent to the Promoter doing under this condition.
37. Entrants' personal information will be collected by or on behalf of the Promoter for the primary purpose to administer the Competition and publicise the winners. The personal information of each prize winner may be provided to others assisting in the conduct of the Competition, including the Competition administrator, prize suppliers and deliverers, and to regulatory authorities. If an entrant does not provide accurate personal information the Promoter may determine that they are not eligible to win a prize. MyState's Privacy Policy covers how we collect, use and handle your information, as well as how to make a complaint or provide feedback. To access the Promoters Privacy Policy visit www.mystate.com.au

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