

# Everyday Promotion T&C's

## \$50 Bonus Cash Offer +

## The Chance to Win a Taronga Zoo Roar and Snore Experience for 2!

### Terms and Conditions:

1. The person conducting this promotion is Illawarra Credit Union (ABN 14 087 650 771), AFSL and Australian Credit Licence 245576, ("The Promoter"). Authorised under LTPS/20/42437.
2. The promotion is open to individuals who do not hold and have not ever held an **Everyday** transaction account (including Everyday, Everyday Student, Everyday Plus).
3. The promotion starts 25 February 2020 at 9:00 am AEDT and ends 8 May 2020 at 11:59pm AEDT (**Promotional Period**).
  - a. To be eligible for both the Cash Bonus and the Roar and Snore promotion, an Everyday account must be opened within the **Promotional Period**.
  - b. There must be an active Visa Debit Card attached to the eligible account.
4. To qualify for the bonus promotion, the individual must complete the following **Bonus Conditions** within 45 days of account opening:
  - a. Make a minimum of 3 deposits to the total minimum value of \$500; and
  - b. Make a minimum of 5 Qualifying Transactions.
5. The following conditions must be met in order for a purchase to be a Qualifying Transaction:
  - a. The purchase must be made within 45 days of the **Everyday** account opening;
  - b. Purchase is made at point of sale, online or over the phone using an Illawarra Credit Union Visa Debit Card;
  - c. Purchases must be no less than \$0.99;
  - d. The account must not be in default or overdrawn on the date a purchase is made.
6. The following transactions are excluded from the definition of a Qualifying Transaction:
  - a. Cash advances;
  - b. Cash out transactions;
  - c. ATM withdrawals;
  - d. Pay Anyone payments;
  - e. Transactions that have been cancelled or reversed.
7. Eligible customers will have the \$50 cash bonus deposited into their **Everyday** account within 55 days of account opening, following successful identification verification.
8. The account must remain open during this period in order to be eligible for the offer.
9. The offer is limited to one cash bonus deposit per individual, irrespective of the number of accounts opened.
  - a. If an account with multiple accountholders receives the cash bonus, all accountholders are deemed to have received the bonus.
  - b. Where a joint account is opened, if one of the joint account holders hold or have held an Illawarra Credit Union **Everyday** account at any time then none of the remaining joint account holders will be eligible for the offer in respect of the joint account.

10. Except for liability that cannot be excluded by law, Illawarra Credit Union accepts no liability for any event, circumstances, loss or expenses arising from this promotion or the taking or use of a reward by the qualifying individual or any other person.
11. By participating in this promotion, the qualifying individual(s) agree to Illawarra Credit Union using their name:
  - a. For the purposes of the promotion and any matter connected to the promotion;
  - b. For publicity purposes in any media for an unlimited period without remuneration, compensation or prior notice to the individual; and
  - c. To third parties including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australia regulatory authorities
12. Individuals should read the terms and conditions for **Everyday** transaction accounts available at [illawarracu.com.au](http://illawarracu.com.au), including for conditions, fees and charges that may apply.
13. Customers who meet the eligibility criteria to receive a cash bonus, will also receive a single entry to win a Roar and Snore experience for two at Taronga Zoo, ('The Prize') valued at \$800.
  - a. The Prize winner will be drawn on 2<sup>nd</sup> July 2020 at 11:00am AEDT by computerised random selection conducted by the Promotor, at 38/36-40 Young Street, Wollongong, NSW 2500. The Prize winner's name will be published on Illawarra Credit Union's social media by 5:00pm the 2<sup>nd</sup> July.
  - b. The Prize winner will be notified within 24 hours using the contact details provided.
  - c. The Prize must be claimed by 9<sup>th</sup> July 2020 at 5:00pm AEDT.
  - d. If The Prize is not claimed by 9<sup>th</sup> July 2020 at 5:00pm AEDT, The Prize will be redrawn. The Redraw will occur 10<sup>th</sup> July 2020 at 11:00am AEDT. The Redrawn Prize must be claimed by 17<sup>th</sup> July 2020 at 5:00pm AEDT.
  - e. If the Redrawn Prize is not claimed by 17<sup>th</sup> July 2020, the Prize Winner will forfeit the Prize. The Promoter is not obliged to substitute the Prize and it will be withdrawn.
  - f. The Prize is not exchangeable or redeemable for cash.
14. Recipients of The Prize under 18 agree to be accompanied by an adult over the age of 18.

Bonus Entry Criteria for Roar and Snore Taronga Zoo Experience

15. An Eligible Entrant will receive bonus entries for the Roar and Snore competition as follows:
  - a. Connect an Illawarra Credit Union VISA debit card to a digital wallet (Google Pay, Apple Pay, Samsung Pay, Fitbit Pay and Garmin Pay) within 45 days of account of opening, for bonus entries as follows:

Device	Bonus Entries
First device.	20

For example, a customer connects their Illawarra Credit Union VISA debit card to Apple Pay and receives 20 bonus entries.