

Everyday Promotion T&C's

\$50 Bonus Cash Offer

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").
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 18th May 2020 at 12:00 am AEDT and ends 31st August 2020 at 11:59pm AEDT (**Promotional Period**).
 - a. To be eligible for both the Cash Bonus, 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, including for conditions, fees and charges that may apply.