

TERMS AND CONDITIONS

LITTLE COPPER CLUB \$1,000 EDUCATION GRANT

1. The promoter of the competition is Police Financial Services Limited ABN 33 087 651 661 (BankVic) of Level 3/215 Spring Street, Melbourne Vic 3000.
2. Instructions on 'how to enter' form part of the Conditions of Entry. The competition is open to Little Copper Club members who have a minimum of \$250 in their Little Copper Club (S3) account at 12:00am AEST on 30 June each year.
3. The competition opens at 5.00pm 30 June each year and closes at 12:00am AEST 30 June the following year.
4. Members over the age of 18 years during the competition period are not eligible to enter.
5. Members residing outside of Victoria, Queensland, Tasmania, Northern Territory, South Australia and Western Australia are ineligible to enter.
6. Employees and directors of the promoter and their immediate families (spouse/partner, child or parent) are not eligible to enter this competition.
7. Eligible members who have a minimum balance of \$250 in their Little Copper Club (S3) account at 12:00am AEST on 30 June each year will be automatically entered into the draw to win \$1,000.
8. The competition will be drawn at 11.00am on the second Monday of July each year at the Head Office of BankVic, Level 3/215 Spring Street, Melbourne Vic 3000. The winner will be notified in writing and their first name published in the August edition of Member Matters each year.
9. The first eligible person whose name is drawn will win \$1,000. The prize will be deposited via electronic transfer into the member's Little Copper Club account by the third Monday of July each year.
10. The prize is not transferable as traveller's cheques, foreign currency or as a deposit to a non BankVic account.
11. The promoter's decision in relation to any aspect of the competition will be final and binding on each person who enters. No correspondence will be entered into.
12. The promoter is not liable and is released by each entrant from any claim or liability in relation to participation in this competition.
13. Personal information will be used by BankVic only to check the winner meets the conditions of entry, and as per relevant legislation affecting the conduct of lotteries will be retained for three years following the draw and then destroyed.

Before you make any decision to acquire any non-cash payment product or service you should obtain and consider the relevant Product Disclosure Statement available from any branch of BankVic, on our website bankvic.com.au or by calling 13 63 73. Information on interest rates, terms and conditions and fees & charges relating to our products and services are available upon application or request.

Police Financial Services Limited ABN 33 087 651 661 AFSL and Australian Credit Licence 240293

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