CONDITIONS OF SPECIAL OFFER

- The promoter of the competition is Police Financial Services Limited ABN 33 087 651 661 AFSL 240293 (BankVic) of Level 3, 215 Spring St 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 \$100 in their Little Copper Club (S3) account on the last day of November each year.
- 3. The competition opens 5.00pm on the first day of December each year and closes at 5.00pm on the last day of November 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 \$100 in their Little Copper Club (S3) account at 5.00pm on the last day of November each year will be automatically entered into one of 11 draws, according to the balance in their account.

Each of the 11 draws offer a single cash prize. The value of the prize is dependent on their account balance at the time of the draw:

DRAW	ACCOUNT BALANCE	PRIZE VALUE (UP TO THE VALUE OF)
1	\$100 - \$199.99	\$25
2	\$200 - \$349.99	\$50
3	\$350 - \$499.99	\$75
4	\$500 - \$749.99	\$100
5	\$750 - \$999.99	\$150
6	\$1,000 - \$1,499.99	\$200
7	\$1,500 - \$1,999.99	\$250
8	\$2,000 - \$2,999.99	\$350
9	\$3,000 - \$4,999.99	\$500
10	\$5,000 - \$5,999.99	\$750
11	\$6,000 and over	\$2,000

- 8. The competition will be drawn at 11.00am on the second Monday of the month in December each year at the Head Office of BankVic, Level 3, 215 Spring St Melbourne VIC 3000. The winner will be notified in writing and in accordance with legislation their first name published in the January edition of Member Matters the following year.
- 9. The first eligible person whose name is drawn in each draw will win the prize value corresponding to the amount in their account, as per the table above. The prize will be deposited via electronic transfer into the member's Little Copper Club account by 5.00pm on the third Monday of December 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 every 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 winners meet 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.

This competition has been prepared by Police Financial Services Limited ABN 33 087 651 661, AFSL 240293 (BankVic) Level 3, 215 Spring St MELBOURNE VIC 3000. 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

