

## **Terms and Conditions for "2021 Annual Member Survey" Promotion**

1. This promotion is being conducted by Regional Australia Bank Ltd ABN 21 087 650 360 AFSL and Australian Credit Licence 241167 Technology Park, Madgwick Drive, Armidale NSW 2350 (**Regional Australia Bank**).
2. The promotion term is from 9:00am on the 3<sup>rd</sup> December 2021 to 5:00PM on the 25<sup>th</sup> January 2022 (the **Promotion Term**). An extension beyond this period is at the sole discretion of Regional Australia Bank.
3. To be eligible you must hold an individual membership with Regional Australia Bank, be over the age of fourteen (14) years and complete the online Annual Member Survey in full during the Promotion Term. This survey is being conducted by Roy Morgan Research on behalf of Regional Australia Bank (the **Promotion**).
4. Regional Australia Bank staff and immediate family are not eligible to enter the Promotion.
5. During the Promotion Term, each member is only eligible to respond to one (1) Annual Member Survey which will result in one entry into the Promotion.
6. The Promotion will be conducted via the following channels: e-mail and online at Regional Australia Bank's website.
7. The prize consists of one prize of \$1000 cash together with a \$1000 cash donation made directly by Regional Australia Bank to the local community group or charity of the winner's choosing (**Prize**).
8. The winner of the Prize will be randomly drawn on Monday 31<sup>st</sup> January 2022 at Regional Australia Bank, New England Technology Park, Madgwick Drive, Armidale NSW 2350 (**Draw**). Details of the winner will be announced via electronic media.
9. The winner will be notified via phone or e-mail within two (2) business days of the Draw. The contact details of the winner will be those which are recorded in the register of members of Regional Australia Bank.
10. In the event that the winner cannot be contacted, after a period of 3 months, a replacement winner will be randomly drawn, and the original winner will forfeit any and all right to the Prize.
11. The Prize will be deposited to the winner's Regional Australia Bank account within four (4) weeks of the winner being notified.
12. Regional Australia Bank employees are not eligible to enter the Draw.

13. Regional Australia Bank will not be liable for any claims, losses, damages, injuries, costs, and expenses suffered or sustained or incurred, including but not limited to indirect or consequential loss, arising out of or in any way connected with the promotion.
14. Regional Australia Bank accepts no responsibility for any tax implications that may arise from the Prize and independent advice should be sought.
15. Regional Australia Bank's decision is final and binding in all respects on all entrants.
16. Entries that do not comply in full with these entry terms and conditions will not be eligible to be entered into the Draw.
17. The name and photograph of the winner may be used by Regional Australia Bank for publicity purposes. The winner agrees to allow Regional Australia Bank to use their name and likeness for advertising and publicity purposes without additional remuneration.
18. Completing and returning the Annual Member Survey to Regional Australia Bank during the Promotion Term will be deemed as acceptance of these Terms and Conditions.