

People First Bank's Double the Good Competition
Terms and Conditions

Participation

1. The promotion is called “*Double the Good*” (**‘Promotion’**).
2. The Promoter is Heritage and People’s Choice Ltd trading as People First Bank (**‘People First Bank’**), ABN 11 087 651 125, Australian Financial Services Licence Number 244310 of 50 Flinders Street, Adelaide SA, 5000, phone: 13 11 82 (**‘we’**, **‘us’**, **‘our’** or **‘Promoter’**).
3. By entering this Promotion, each person (**‘Entrant’**, **‘you’**) agrees that the laws of South Australia apply to the conduct of the Promotion and to the construction of these terms and conditions.
4. By entering this Promotion, each Entrant accepts and agrees to abide by these terms and conditions of entry (**‘Terms and Conditions’**). All entry instructions and prize information published by the Promoter forms part of these Terms and Conditions.
5. The Promotion is conducted in all Australian states and territories. The Promotion is authorised under the following permits: SA: T26/480, ACT: TP 26/00639, NSW: TP-04242.
6. The Promotion is conducted in accordance with the legislation applying to promotions of this type in each State and Territory in which it is conducted.
7. The Promotion period commences at 10:00am (ACST) on Friday 17th April 2026 and closes at 5:00pm (ACST) on Thursday 28th May 2026 (**‘Promotion Period’**).

Eligible Entrant

8. The Promotion is only open to individuals, during the Promotion Period, who:
 - a. are Australian residents;
 - b. are aged 18 years or over at the commencement of the Promotion;
 - c. are following the People First Bank Facebook page (facebook.com/peoplefirstbankau) or the People First Bank Instagram page (instagram.com/peoplefirstbankau) at the time of the Draw;
 - d. are not office holders, employees or contractors (or their immediate family members) of:
 - i. Heritage and People’s Choice Ltd; or
 - ii. any agencies or companies associated with the Promotion.
 - e. complete an Entry Form;
 - f. provide accurate and truthful answers in the Entry Form, including their:
 - i. first name;
 - ii. last name;
 - iii. year of birth;
 - iv. email address;
 - v. contact phone number;
 - vi. post code; and
 - vii. any additional information sought;
 - g. nominate an Eligible Community Group; and
 - h. agree to receive marketing and promotional material from the Promoter;(referred to as an **‘Eligible Entrant’**).

9. An **'Eligible Community Group'** is a not-for-profit group based in Australia, such as a charity, community group, sporting club, school or pre-school. The Promoter may, in its discretion, acting reasonably, exclude a nominated entity if it considers that the group is not an Eligible Community Group.

Entry

10. To enter the Promotion, an Eligible Entrant must complete the Promotion's entry form available at peoplefirstbank.com.au/doublethegood (**'Entry Form'**) during the Promotion Period.
11. Entry into the Promotion is free.
12. An Entrant is only permitted to enter one (1) time into the Promotion. If multiple entries are received, only the first Entry Form of the Eligible Entrant will be entered into the draw.
13. All Eligible Entrants have an equal chance of winning the Prize.
14. The Promoter reserves the right, at any time, acting reasonably, to verify the identity and eligibility of each Eligible Entrant and each Eligible Community Group.
15. The Promoter reserves the right, at any time during the Promotion, to disqualify:
 - a. any Entrant who has not acted in accordance with these Terms and Conditions; or
 - b. any Entrant who has tampered with the Entry process (including, but not limited to, tampering by use of automated Entry software or techniques).
 - c. any Entrant who has nominated a community group that does not fit the criteria of Eligible Community Group.

Draw and Prizes

16. There will be one (1) prize drawn and one (1) Prize Winner.
17. The total prize pool for this Promotion is AU\$70,000.00 and the prize consists of:
 - a. one (1) cash prize of AU\$50,000 awarded to the Prize Winner; and
 - b. one (1) cash prize of AU\$20,000 awarded to the Eligible Community Group nominated by the Prize Winner.(collectively, the **'Prize'**).
18. The first one (1) valid entry drawn in the presence of an independent scrutineer by an electronic random number generator at 11:00am (ACST) on Tuesday 2nd June 2026 at 50 Flinders Street, Adelaide, SA 5000 (**'Draw'**) will win the Prize (**'Prize Winner'**).
19. At the time of the Draw, the Promoter will also draw fifty (50) additional entries which will be retained in the event that the first drawn Prize Winner is determined (in the discretion of the Promoter) to not be an Eligible Entrant and a reserve prize winner is required (each a **'Reserve Winner'**).
20. Where the Prize Winner is not an Eligible Entrant, each Reserve Winner will be assessed in the order in which they were drawn. The first Reserve Winner determined by the Promoter to be an Eligible Entrant shall be the Prize Winner.
21. The Promoter will notify the Prize Winner that they have won the Prize by email to the email address nominated by the Entrant within two (2) business days after the Draw, outlining how the Prize is to be redeemed.
22. The Prize Winner's details, including initial of their first name, last name and their postcode, will also be published on the Promoter's website peoplefirstbank.com.au on Tuesday, 9th June 2026 for a minimum period of 28 days.
23. Once the Prize has been claimed, the Promoter will deposit the portion of the Prize awarded to the Prize Winner to an account nominated by the Prize Winner within 14 business days.

24. The portion of the Prize awarded to the Eligible Community Group will be deposited into an account nominated by the Eligible Community Group within 28 business days of the Prize Winner claiming the prize.
25. If the Prize has not been claimed by the Prize Winner before 2 July 2026, or no Prize Winner or Reserve Winner is an Eligible Entrant, then the Promoter will redraw a new Prize Winner (**'Redraw'**).
26. The Redraw will occur on 3 July 2026 and be conducted in the same manner as the Draw.
27. The Redraw Prize Winner will be contacted in the same manner as the Draw's Prize Winner.
28. Details of the Redraw Prize Winner will be published in the same manner as the Draw Prize Winner.
29. By accepting the Prize, the Prize Winner (and any Reserve Winner or Redraw Prize Winner) agrees to participate in the Promoter's marketing and advertising activities relating to the Promotion (such as publicity), including their name, likeness, image and/or voice (including any photograph, film and/or recording of them) in promotional material in any form of media at any time without notification or compensation, financial or otherwise.

General

30. The Prize is non-transferable, non-refundable, non-exchangeable, non-replaceable and non-redeemable for another Prize, except at the Promoter's discretion and subject to relevant State/Territory legislation.
31. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia (**'Non-Excludable Guarantees'**). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees and except to the extent the loss is caused by the Promoter's fraud, negligence or willful misconduct, the Promoter (including their respective officers, employees and agents) is not responsible for any liability for an loss or damage whether direct, indirect, special or consequential, arising in any way out of the Promotion or accepting or using the Prize.
32. Failure by the Promoter to enforce any of its rights at any stage of the Promotion does not constitute a waiver of these rights.
33. The Promoter's decision is final in relation to all matters in this Promotion and no correspondence will be entered into in relation to the Prize or the Promotion including allocation of the Prize to the Prize Winner, Reserve Winner or Redraw Prize Winner.
34. The Promoter accepts no responsibility for any tax implications that may arise from the Promotion or the payment of the Prize to the Prize Winner, Reserve Winner or Redraw Prize Winner. The Prize Winner should seek their own independent advice in this regard.
35. The collection and disclosure of personal information provided in connection with this Promotion will be handled in accordance with the Promoter's Privacy Policy, which complies with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. A copy of the Promoter's Privacy Policy is available at peopleschoice.com.au or on request.
36. Entrants agree and consent to the Promoter using and disclosing the Entrant's personal information for the purposes of conducting the Promotion, awarding the Prize and any other matter connected to, or incidental to, the Promotion.
37. If this Promotion is not capable of being conducted as anticipated due to any reasons beyond the control of the Promoter, the Promoter reserves the right, in its sole discretion, to modify, suspend, terminate, or cancel the Promotion, as is reasonably appropriate in the circumstances. Subject to State or Territory regulation.
38. These Terms and Conditions are subject to change without notice and only for the purpose of its legitimate interests. The Promoter reserves the right to, at any time, withdraw, vary or

extend the Promotion, or otherwise vary or amend these Terms and Conditions without notice, subject to any applicable laws.

39. The Promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook, Instagram, or any other social media platform (**'Social Media'**). By entering this Promotion, each Entrant releases any Social Media from any action or claim arising out of the Promotion.