

## People First Bank - Pay Your Bills

### Terms and Conditions

#### Participation

1. The promotion is called “*People First Bank - Pay Your Bills*” (**‘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 (**‘Promoter’**).
3. By entering this Promotion, each person (**‘Entrant’**) agrees that, subject to clause 5, 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 and in accordance with the legislation applying to promotions of this type in the State and Territory in which it is conducted.
6. Entry into each Draw will open at the relevant Entry Open Date and Time and close on the relevant Entry Close Date and Time indicated in the Draw Schedule below (each a **‘Promotion Period’**)

#### Eligible Entrant

7. The Promotion is only open to individuals, during the Promotion Period, who:
  - a. are aged 18 years or over during the time of the Promotion;
  - b. are following the People First Bank Facebook (facebook.com/peoplefirstbankau) (the **‘PFB Facebook Account’**) or People First Bank Instagram page (instagram.com/peoplefirstbankau) (the **‘PFB Instagram Account’**);
  - c. are not office holders, employees or contractors of:
    - i. Heritage and People’s Choice Ltd; or
    - ii. any agencies or companies associated with the Prize; and
    - iii. including their immediate family members (‘immediate family member’ means any of the following: spouse, ex-spouse child or step-child (whether natural or by adoption), parent, step-parent);(referred to as an **‘Eligible Entrant’**).

#### Entry

8. To enter a Draw in the Promotion, an Eligible Entrant must comment on the relevant promotional post on the PFB Facebook Account or the PFB Instagram Account between the Entry Open Date and the Entry Close date for the relevant Draw as set out in the Draw Schedule below, answering the question: **“What bill would you like help with right now?”** (each an **‘Eligible Entry’**)
9. Entry into this Promotion is free for an Eligible Entrant.
10. Each Eligible Entrant is only permitted to enter each Draw one (1) time, regardless of whether they enter on the PFB Facebook Account or the PFB Instagram Account.

11. If multiple entries are received for a Draw from the same Eligible Entrant, only the first entry of the Eligible Entrant will be entered into the Draw.
12. All Eligible Entrants have an equal chance of winning a Prize in a Draw.
13. The Promoter reserves the right, at any time, acting reasonably, to verify the identity and eligibility of each Eligible Entrant.
14. 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).

### **Draw and Prizes**

15. There will be three (3) Draws with one (1) Prize drawn for each Draw in this Promotion. The total prize pool for the Promotion is \$1,750.00 (AUD).
16. The Prize for each Draw is:
  - a. Week 1 Draw: one (1) Eftpos Gift Card valued at AU\$250;
  - b. Week 2 Draw: one (1) Eftpos Gift Card valued at AU\$500;
  - c. Week 3 Draw: one (1) Eftpos Gift Card valued at AU\$1,000.
17. Each Prize will be drawn by electronic random number generator at 50 Flinders Street, Adelaide, SA 5000 on the relevant Prize Draw Date and Time set out in the Draw Schedule below.
18. The first valid Eligible Entry drawn on the relevant Prize Draw Date will win the Prize for that Draw (each a '**Prize Winner**').
19. The Promoter will notify the Prize Winner that they have won a Prize by responding to the Prize Winner's comment, and sending the Prize Winner a direct message to their account within two (2) business days after the Draw, outlining how the Prize is to be redeemed.
20. Each Prize Winner's details, including initial of their first name, last name and their postcode, will also be published on the Promoter's website peopleschoice.com.au on the dates in the table below.
21. The Prize must be claimed by the Prize Winner within 14 days of the Prize Winner being notified.
22. Once the Prize has been claimed, the Prize will be sent to the address nominated by the Prize Winner's within 14 business days.
23. If a Prize Winner does not claim their Prize within one (1) calendar month of the Prize Draw Date, then their forfeit their right to later claim any Prize.

### **Draw Schedule**

<b>Draw</b>	<b>Entry Open Date &amp; Time</b>	<b>Entry Close Date &amp; Time</b>	<b>Prize Draw Date</b>	<b>Winners published</b>
Week 1 Draw	2/04/2026 6PM (ACDT)	06/04/2026 4PM (ACST)	07/04/2026 10AM (ACST)	14/04/2026
Week 2 Draw	07/04/2026 6PM (ACST)	10/04/2026 4PM (ACST)	10/04/2026 4:30PM (ACST)	15/04/2026
Week 3 Draw	13/04/2026 6PM (ACST)	16/04/2026 4PM (ACST)	16/04/2026 4:30PM (ACST)	22/04/2026

## General

24. The prize is non-transferrable, non-refundable, non-exchangeable, non-replaceable and not redeemable for another Prize, except at the Promoter's discretion and subject to relevant State / Territory legislation.
25. 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'**).
26. 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 wilful misconduct, the Promoter (including their respective officers, employees and agents) is not responsible for loss or damage whether direct, indirect, special or consequential, arising in any way in connection with this Promotion, or accepting or using the Prize.
27. Failure by the Promoter to enforce any of its rights at any stage of the Promotion does not constitute a waiver of these rights.
28. 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 any Prize to a Prize Winner.
29. The Promoter accepts no responsibility for any tax implications that may arise from the Promotion or the payment of a Prize to a Prize Winner. Each Prize Winner should seek their own independent advice in this regard.
30. 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](http://peopleschoice.com.au) or on request.
31. 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.
32. If this Promotion is not capable of being conducted as anticipated for any reason beyond the control of the Promoter, the Promoter reserves the right, in its sole discretion, to modify, suspend, terminate or cancel the Promotion, as reasonably appropriate in the circumstances.
33. 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.
34. 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.