

People First Bank's \$2K Giveaway

Terms and Conditions

Participation

1. The Promotion is called "People First Bank's \$2K Giveaway" ('**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 and Australian Credit Licence 244310 of 50 Flinders Street, Adelaide SA, 5000, phone: 13 11 82 ('**we**', '**us**', '**our**' or '**Promoter**').
3. By entering this Promotion, each entrant ('**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 form part of these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other published material, these Terms and Conditions will prevail.
4. The Promotion is conducted in all Australian states and territories and in accordance with the legislation applying to promotions of this type in each Australian state and territory in which it is conducted.
5. The Promotion period commences at 9:00am (ACDT) on Monday 21 July 2025 and closes at 9:00pm (ACDT) on Monday, 18 August 2025 ('**Promotion Period**').

Eligible Entrant

6. The Promotion is only open to individuals (each an 'Eligible Entrant'), during the Promotion Period, who:
 - a) are Australian residents.
 - b) are aged 18 years or over during the time of the Promotion;
 - c) are not officeholders, employees or contractors (or their immediate family members) of:
 - i. the Promoter; or
 - ii. any agencies or companies associated with the Prize;
 - d) provides accurate and truthful answers to the Promotion entry form's questions, including their:
 - i. first name;
 - ii. last name;
 - iii. email address;
 - iv. contact phone number;
 - v. post code; and
 - vi. any additional information sought.
 - e) agrees to accept the Promotion's Terms and Conditions; and
 - f) agrees to receive marketing and promotion material from the Promoter.

Entry

7. An Eligible Entrant must complete the Promotion's entry form available at <https://www.peopleschoice.com.au/norwood-2k-giveaway-2025> to enter the Promotion.
8. Entry into this Promotion is free for an Eligible Entrant.
9. An Entrant is only permitted to enter one ① time into the Promotion. If multiple entries are received, only the first entry of the Entrant will be entered into the draw.
10. All Eligible Entrants have an equal chance of winning the Prize.
11. Completed entry forms must be received by the Promoter during the Promotion Period. No responsibility is accepted for late, lost, or misdirected entries
12. If there is a question that arises about whether an Eligible Entrant's entry into the Promotion is valid, this will be determined by the Promoter in its absolute discretion.
13. The Promoter reserves the right, at any time during the Promotion, to verify the validity of the Entries and Entrants and may disqualify:
 - a) any Entrant who has acted not 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

14. There is only one (1) Prize drawn in this Promotion and only one (1) Prize Winner in this Promotion.
15. The first valid entry drawn by an electronic random number generator at 11:00am (ACDT) on Tuesday, 2 September 2025 at 50 Flinders Street, Adelaide, SA 5000 ('**Draw**') will win the Prize ('**Prize Winner**').
16. The Prize is for one ① \$2000 eGift card issued by Prezzy Pty Ltd ABN 16 602 963 422 ('**Prize**').
17. The Promoter will notify the Prize Winner that they have won the Prize by email within two ② business days after the Draw to the Prize Winner's email address retained from the completed Promotion Entry Form. This email will also outline how the Prize is to be redeemed.
18. The Prize Winner's details, including initial of their first name, their last name and their postcode, will be published on the Promoter's website at [peopleschoice.com.au](https://www.peopleschoice.com.au) by Wednesday, 10 September 2025.
19. Once the Prize has been claimed, the Prezzy eGift card will be sent to the Prize Winner by Tuesday, 16 September 2025 by 5.00pm (ACDT).

20. If the Prize has not been claimed by the Prize Winner before 5.00pm (ACDT) Monday, 15 September 2025, the Promoter will redraw a new Prize Winner (**Redraw**) at that time at 50 Flinders Street, Adelaide, SA 5000.
21. The Redraw will be conducted in the same manner as the Draw.
22. The Redraw Prize Winner will be contacted in the same manner as the Draw's Prize Winner.
23. Details of the Redraw Prize Winner will be published in the same manner as the Draw Prize Winner.
24. The Promoter may request the Prize Winner (and the Redraw Prize Winner if applicable) to provide proof of identity and their residency when collecting the Prize. Identification considered suitable for verification is at the sole discretion of the Promoter.
25. The eGift Card referenced in clause 16 above ("eGift Card"), will be distributed via email by the Promoter 14 days after the Prize Winner is drawn. It is the responsibility of the Eligible Entrant to ensure that the email address nominated in accordance with clause 6 is valid until the time the eGift Card is issued. An Eligible Entrant must notify the Promoter if the email address nominated when entering changes before the eGift Card is issued.
26. By accepting the Prize, the Prize Winner agrees to participate in the Promotion'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.
27. The issuer of the Prize is the Promoter. The Prize is non-transferable, non-refundable, nonexchangeable, non-replaceable and non-redeemable for another Prize, except at the Promoter's discretion and subject to relevant State/Territory legislation. A Prize Winner is not entitled to any difference between the value of a Prize (at the time the Prize is awarded) and the recommended retail price (if any). If any prize (or part of any prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize (or that part of the prize) with a prize to the equal value and/or specification subject to any written directions from a regulatory authority. Cash will not be awarded as a substitute.
31. The Promoter's decision is final in relation to all matters in this Promotion and no correspondence will be entered into.
32. 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 or any Redraw Prize Winner. The Prize Winner or the Redraw Prize Winner should seek their own independent advice in this regard.
33. 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 adheres to the Privacy Act 1988 (Cth) and the Australian Privacy Principles. A copy of the Promoter's Privacy Policy is available at www.peopleschoice.com.au/privacy or upon request.
34. Entrants agree and consent to the Promoter using and disclosing their personal information for the purposes of conducting the Promotion, awarding the Prize and any other matter connected to, or incidental to, the Promotion.
35. Entry into the Promotion also entitles the Promoter and any related companies to let the Entrant know from time to time about news, offers, products and services they might be interested in (by any medium, including telephone, email, mail, SMS or online marketing). Entrants consent to the: a) use and disclosure of their personal information in order to undertake direct marketing by us of offers, services and products of People's Choice and other third parties which they may be interested in, subject to applicable laws; b) use and disclosure of their personal information in order to undertake direct marketing promoting the Promotion and future promotions run by us, subject to applicable laws. Entrants may unsubscribe from marketing communications at any time using information contained in a marketing message or by making this request by contacting us on 13 11 82. An Entrant can opt out at any time, but if they do so during the Promotion Period, they will not be included in the Draw.
36. If for any reason this Promotion is not capable of proceeding in the manner described in these Terms and Conditions, including but not limited to fraud, natural disasters or causes beyond the control of the Promoter, or anything which corrupts or affects the administration, security, fairness, integrity or proper conduct of this Promotion, the Promoter may in its absolute discretion cancel, terminate, modify or suspend the Promotion, at any time, subject to any directions from a regulatory authority.

General

28. To the extent permitted by law, the Promoter excludes all warranties, representations or guarantees regarding the Promotion and will not be liable for any loss, damage or personal injury whatsoever which is suffered or sustained (including but not limited to indirect or consequential loss) relating to the Promotion, or whether a person's entry is deemed to be invalid, or the accepting of the Prize by the Prize Winner or any Redraw Prize Winner. By entering the Promotion, each Entrant releases and indemnifies the Promoter from any such liability.
29. The Promoter is not liable for any additional costs associated with accepting the Prize and any expense incurred will be the responsibility of the Prize Winner or any Redraw Prize Winner.
30. Failure by the Promoter to enforce any of its rights at any stage of the Promotion does not constitute a waiver of these rights.
37. The Promotion is not sponsored, endorsed or administered by, or associated with, Facebook or any other social media platform (**Social Media**). Entrants understand and agree that they are providing their information to the Promoter and not to Social Media. By entering this Promotion, each Entrant releases any Social Media from any action or claim arising out of the Promotion. Any questions, comments or complaints regarding this Promotion must be directed to the Promoter, not Social Media. At all times, Entrants agree to act in accordance with the relevant Social Media Terms of Use, including without limitation, the Facebook Statement of Rights and Responsibilities, which can be viewed at www.facebook.com/terms.php, and other related policies.