

People's Choice Everyday Living Account 'get \$50' offer

1. The promotion is called '**get \$50**' (the **Promotion**).
2. By participating in this Promotion, you accept and agree to abide by these Terms and Conditions of participation (**Terms and Conditions**).
3. The promoter is Australian Central Credit Union Ltd trading as People's Choice Credit Union (**People's Choice**), ABN 11 087 651 125, Australian Financial Services Licence 244310 and Australian Credit Licence 244310 of 50 Flinders Street, Adelaide SA 5000. Ph: 13 11 82.
4. The 'get \$50' offer is only open to persons (**eligible members**) who become a new member and open an Everyday Living Account between 12.01am ACST on 20 June 2021 and 11.59pm ACST on 31 August 2021 (the **offer period**).
5. Eligible members who open an Everyday Living Account during the offer period but before August 2021 will get a \$50 payment if during the offer period they make a \$50 deposit and spend a minimum of \$50 using Visa or EFTPOS from their new Everyday Living Account.
6. Eligible members who open an Everyday Living Account during August 2021 will have until 20 September 2021 to make a \$50 deposit and spend a minimum of \$50 using Visa or EFTPOS from their new Everyday Living account to qualify for the 'get \$50' payment from People's Choice. ATM withdrawals and transfers to other accounts do not count towards the requirement to spend \$50.
7. The following limits apply:
 - a. Each account may only receive a maximum of one (1) single payment of \$50 irrespective of the number of accountholders;
 - b. If an account with multiple accountholders receives the 'get \$50' payment, all accountholders are considered to have received the 'get \$50' payment;
 - c. Each individual person may only receive a maximum of one (1) single payment of \$50 irrespective of the number of accounts or cards opened; and
 - d. An account is not eligible for the 'get \$50' payment if one or more accountholders have already received the 'get \$50' payment.
8. The 'get \$50' payment will be credited to the Everyday Living account within 20 business days of the last Visa or EFTPOS purchase that brings the total purchase value to \$50. If the account closes before the time when payment is due to be made, the eligible member ceases to be eligible to receive the payment.
9. Employees of People's Choice are ineligible for this offer.
10. Please note that all the usual terms and conditions that apply to People's Choice accounts and all associated access facilities apply. See the [People's Choice website](#) for more details. You should consider whether an Everyday Living account is appropriate for you before making any decision about whether to acquire it.
11. The Promotion may be removed at any time. If this occurs, eligible members that have opened an account prior to the removal will continue to have the opportunity to qualify to get \$50 within the original periods (see paragraphs 5 and 6 above).

12. People's Choice's decision in relation to all matters relating to the Promotion is final. No correspondence will be entered into.
13. If People's Choice determines that a participant of the Promotion has not complied with these Terms and Conditions, People's Choice reserves the right to withhold payment.
14. The collection and disclosure of personal information provided in connection with this Promotion will be handled in accordance with People's Choice's Privacy Policy, which complies with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. A copy of the Privacy Policy is available at peopleschoice.com.au or on request.
15. To the greatest extent permitted by law, People's Choice 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) as a result of, in connection with, or arising out of the Promotion. By participating in the Promotion, participants release and indemnify People's Choice from any such liability. In addition, People's Choice is not liable for any additional costs associated beyond the advertised payment on offer.
16. The Promotion is not sponsored, endorsed or administered by, or associated with, Facebook or any other social media platform (**Social Media**). Participants understand and agree that they are providing their information to People's Choice and not to Social Media. By entering the Promotion, each entrant releases any Social Media from any action or claim arising out of the Promotion. Any questions, comments or complaints regarding the Promotion must be directed to People's Choice, 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.