

## **\$10K Lucky Letterbox Competition**

### **Terms and Conditions**

#### **Participation**

1. The Promotion is called “\$10K Lucky Letterbox” (**‘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 ACL 244310 of 50 Flinders Street, Adelaide SA, 5000 (**‘we’, ‘us’, ‘our’ or ‘Promoter’**).
3. By entering this Promotion, each entrant (**‘Entrant’**) accepts and agrees to be bound 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.
4. The Promotion is conducted in all Australian states and territories in accordance with the legislation applying to promotions of this type and is authorised under the following permits: SA: T25/1018, ACT: TP 25/01375, NSW: TP/04242
5. The Promotion period commences at 9:00am (ACST) on Monday 30 June 2025 and closes at 5:00pm (ACST) on Monday 14 July 2025 (**‘Promotion Period’**).

#### **Eligible Entrant**

6. To enter into the Promotion, an individual (an **‘Eligible Entrant’**) must:
  - a. be an Australian resident;
  - b. be aged 18 years or over during the Promotion Period;
  - c. be willing to participate in the People First Bank Lucky Letterbox Quarter Time Activation at the Western Bulldogs v GWS Giants Australian Football League game to be held at Marvel Stadium on Thursday July 31 2025;
  - d. not be an officeholder, employee or contractor, 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), of:
    - i. the Promoter; or
    - ii. any agencies or companies associated with issuing the Finalist Prize or Major Prize;
  - e. agree to receive marketing and promotional material from the Promoter.
7. To enter into the Promotion an Eligible Entrant must complete the entry form available at [www.peopleschoice.com.au/wb-ll-comp-form-2025](http://www.peopleschoice.com.au/wb-ll-comp-form-2025) during the Promotion Period (each an **‘Eligible Entry’**).

#### **Entry**

8. Each Entrant is only permitted to enter one (1) Eligible Entry into the Promotion. If multiple entries are received, only the first valid Eligible Entry will be entered into the draw.
9. Entry into the Promotion is free and all Eligible Entrants have an equal chance of winning the Finalist Prize.
10. If a question arises about whether an Eligible Entrant’s entry into the Promotion is valid, this will be determined by the Promoter in its absolute discretion.
11. The Promoter reserves the right, at any time during the Promotion, to verify the validity of an Eligible Entry and the eligibility of Entrants and may disqualify:
  - a. any Entrant who has acted not in accordance with these Terms and Conditions; or
  - b. any Entrant who, in the Promoter’s opinion, has tampered with the entry process.

## **Draw and Prizes**

12. There are three (3) Finalists and one (1) Major Prize in this Promotion with a total prize pool of \$13,420.
13. The first three (3) valid entries drawn by an electronic random number generator at 2:00pm (ACST) on Tuesday 15 July 2025 at 50 Flinders Street, Adelaide, SA 5000 (**'Draw'**) will be the finalists (each a **'Finalist'**) and each will receive a Finalist Prize. The following six (6) entries drawn will be retained in the event a Finalist is not able to participate in the Lucky Letterbox Activation (**'Reserve Entrant'**). Reserve Entrant's will be contacted in order of their place in the Draw.
14. The **'Finalist Prize'** consists of:
  - c. 2 x Level 2 Reserved Seat tickets to the Western Bulldogs v GWS Giants Australian Football League game to be held at Marvel Stadium on Thursday July 31 2025 at 7:30pm AEST (total value \$140) (**'AFL Game'**); and
  - d. The opportunity to participate in the People First Bank Lucky Letterbox Quarter Time Activation (**"Lucky Letterbox Activation"**) with the chance to win the Major Prize.
15. In the event that a Finalist resides more than 50km from Melbourne CBD, People First Bank will, in its discretion, provide the Finalist with a \$1,000 EFTPOS Gift voucher to assist with travel and accommodation costs to attend the AFL Game and participate in the Lucky Letterbox Activation (**'Travel Voucher'**).
16. The Lucky Letterbox Activation will be held during the quarter time break of the AFL Game at approximately 8:00pm AEST
17. The Lucky Letterbox Activation will involve three Finalist's (which may include a Reserve Entrant in the discretion of the Promoter) attending on the field at the AFL Game and each Finalist selecting one (1) key to attempt to open the People First Bank locked letterbox. Only one (1) key will open the letterbox and the Finalist with the key which opens the box will win the Major Prize (**'Major Prize Winner'**).
18. If a Finalist, or Reserve Entrant if applicable, is not able to attend the Lucky Letterbox Activation for reasons which were unforeseeable to them at the time of entry, they may appoint a proxy to attend on their behalf or, alternatively, a representative of the Promoter will participate in the Lucky Letterbox Activation their behalf.
19. The **'Major Prize'** is one (1) cash prize of AU\$10,000.
20. The Promoter, in its absolute discretion and acting reasonably, may deem an Eligible Entrant invalid. Where the Promoter deems an Eligible Entrant invalid, the Eligible Entrant will be disregarded, and the Finalist Prize will be awarded to the next Reserve Entrant.
21. The allocation of the Finalist Prize and the Major Prize is final and the Promoter will not enter into any correspondence in relation to any Prize or the Promotion.
22. The Promoter may request each Finalist and Reserve Entrant to provide proof of identity and residency when collecting a Finalist Prize, the Travel Voucher (if applicable) and the Major Prize. Identification considered suitable is at the sole discretion of the Promoter acting reasonably.
23. The Promoter will notify the Finalists that they have won a Finalist Prize by telephone and email by 5:00pm (ACST) on Thursday 17 July 2025. The Promoter will contact each Finalist using the contact details provided in the Promotion entry form outlining how the Finalist Prize is to be redeemed.
24. A Finalist Prize must be claimed by the Finalist within 7 days, or before 12:00pm on Thursday 24 July 2025. In the event that any Finalist does not claim a Finalist Prize by this time, the Promoter will contact the Reserve Entrants in order of their place in the Draw who will then have until 12:00pm on Tuesday 29 July 2025 to claim the Finalist Prize.

25. All finalists details, including initial of their first name, last name and their postcode, will also be published on the Promoter's website [peopleschoice.com.au/about-us/competitions/winners](https://peopleschoice.com.au/about-us/competitions/winners) for a minimum period of 28 days.
26. The Major Prize Winner's details, including the initial of their first name, their last name, and their postcode, will be published on the Promoter's website [peopleschoice.com.au](https://peopleschoice.com.au) by Wednesday 6 August 2025 for a minimum period of 28 days.
27. By accepting a Finalist Prize, each Finalist, and any Reserve Entrant if applicable, agrees to participate in marketing and advertising activities relating to the Promotion, including by providing their name, likeness, image, or voice (including any photograph, film or recording of them) at any time without notification or compensation, financial or otherwise.
28. The issuer of the Finalist Prizes and the Major Prize is the Promoter. The Finalist Prizes and Major Prize are 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. Neither a Finalist Prize winner or the Major Prize Winner is entitled to any difference between the value of either the Finalist Prize or the Major Prize (at the time the Finalist Prize or Major Prize are awarded) and the recommended retail price (if any).

## **General**

29. 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, the Promoter (including their respective officers, employees and agents) exclude all liability (including negligence), for any personal injury or death; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Promotion, accepting, or using either a Finalist Prize or the Major Prize, or participating in the Lucky Letterbox Activation. In addition, the Promoter is not liable for any additional costs associated with the taking by a winner of any prize and any expense incurred beyond the specified prize will be the responsibility of any 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.
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 a Finalist Prize or the Major Prize. Each prize winner should seek their own independent advice in this regard.
2. Heritage and People's Choice Limited ABN 11 087 651 125 (HPC) trading as People First Bank deals with your personal information collected via this Promotion in accordance with the People's Choice Privacy Policy (the **Privacy Policy**) in the same way as HPC trading as People's Choice Credit Union. Any reference in the Privacy Policy to HPC means HPC trading as Heritage Bank and/or People's Choice Credit Union and/or People First Bank (as the case may be). HPC trading as People First Bank collects personal information from you and from third parties. Unless you ask us not to, we may also use your information for keeping you informed about products and services issued or distributed by HPC under its brands or its third party partners. We may disclose your personal information across all HPC brands and to other organisations including HPC's external service providers and partners. We currently share limited personal information with organisations that are located in the Philippines, India, Ireland, the United Kingdom, China, countries within the European Union, New Zealand, Canada, South Africa, Singapore, Japan, Malaysia, Hong Kong, Costa Rica, the United States of America, and such other countries we may disclose to you from time to time. The Privacy Policy (accessible at

<https://www.peopleschoicecu.com.au/legal/privacy/>) contains more information on how to access the personal information People First Bank holds about you, to seek its correction, or to make a complaint related to the Privacy Act and Australian Privacy Principles and how we will deal with that complaint and how HPC will deal with such a complaint. Contact us at The Privacy Office People First Bank, GPO Box 1942, Adelaide S.A. 5001, via phone on 131182, or email [feedback@heritage.com.au](mailto:feedback@heritage.com.au).

33. Entrants agree and consent to the Promoter using and disclosing their personal information for the purposes of conducting the Promotion, awarding a Finalist Prize or the Major Prize, and any other matter connected to, or incidental to, the Promotion.
34. Entrants agree and consent to the Promoter and any related companies using and disclosing the Entrant's personal information to advise Entrants 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 Heritage and People's Choice Limited trading as Heritage Bank and/or People's Choice Credit Union and/or People First Bank (as the case may be) 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.
35. 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.
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 sole discretion cancel, terminate, modify or suspend the Promotion, at any time, subject to any directions from a regulatory authority.
37. These Terms and Conditions are subject to change without notice and only for the purpose of protecting the legitimate interests of the Promoter. 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.
38. 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 the Promoter and not to Social Media. By entering this Promotion, each Participant 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, Participants 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](https://www.facebook.com/terms.php), and other related policies.