

Terms and Conditions

Defence Bank \$50 Credit joining bonus (1 July 2019 – 30 August 2019)

1. Instructions on how to claim and other advertised details of this offer (the “**Promotion**”) form part of these Terms and Conditions. Any claim not complying with these Terms and Conditions is invalid. Participation in this Promotion is deemed acceptance of these Terms and Conditions. Offer not valid in conjunction with any other offer.
2. The “**Promoter**” is Defence Bank Limited of **Level 5, 31 Queen Street Melbourne 3000**. ABN 57 087 651 385 AFSL/Australian Credit Licence 234582.
3. The Promotion commences 1 July 2019 and ends 30 August 2019 (“**Promotional Period**”)
4. The “**Eligibility Requirements**” are:
 - a. They must be Australian residents aged 18 years or over.
 - b. They must be a new member of Defence Bank or;
 - c. be a current Defence Bank member that has never held an Everyday Access transaction account including a Everyday Access, National Access, Teen Saver, Cadet Saver or Reservist Saver account with Defence Bank.
 - d. They must open a new Everyday Access transaction account (“**Eligible Account**”) with the Promoter and:
 - i. make six contactless transactions via their Visa Debit card or digital wallet using either Apple Pay, Samsung Pay, Google Pay, Garmin Pay or Fitbit Pay linked to the Eligible Account within 30 days from opening their Eligible Account.
 (“**Eligible Transactions**”)
5. Members will receive a \$50 Cash Deposit (“**Cash Deposit**”) joining bonus 20 days from meeting their Eligibility Requirements.
6. Maximum of one \$50 joining bonus payment per eligible person.
7. Claimants must not cancel their Eligible Account within a 20 business day period of the end of the Promotional Period, to allow for the Cash Deposit to be credited. If they cancel their Eligible Account in this period, their Cash Deposit will be forfeited.
8. A Cash Deposit, or any unused portion of the Cash Deposit, is not transferable or exchangeable. The claimants accept a Cash Deposit ‘as is’ and acknowledge that the Promoter accepts no responsibility for any tax implications that may arise from the Cash Deposit. The claimants should seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser.
9. The Promoter’s decision is final and no correspondence will be entered into.
10. If there is a dispute as to the identity of a claimant, the Promoter reserves the right, in its sole discretion, to determine the identity of the claimant.
11. The Promoter reserves the right, at any time, to verify the validity of claims and claimant’s (including a claimant’s identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
12. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law (a) to disqualify any claimant; or to modify, suspend, terminate or cancel the promotion, as appropriate.

13. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in Cash Deposit value to that stated in these Terms and Conditions; (e) any tax liability incurred by a claimant; or (f) taking/using the Cash Deposit.

Privacy/Use of Personal Information clauses:

The Promoter collects personal information ("**PI**") in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at <https://www.defencebank.com.au/privacy>. The Privacy Policy also contains information about how claimants may opt out, access, update or correct their PI, how claimants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter. The Promoter will not disclose claimant's personal information to any entity outside of Australia.