

**POLICE & NURSES AND NURSES FIRST WIN \$20,000 CASH  
HOME LOAN COMPETITION  
TERMS AND CONDITIONS**

1. Information on how to enter the Win \$20,000 Cash Home Loan competition and associated prize draw form part of the Conditions of Entry. Participation in this competition constitutes acceptance of these conditions of entry.
2. Entry is open to members of Police & Nurses Credit Society and Nurses First ("PNCS" or "the promoter") (*Only one entry per member*). Employees of PNCS (including any advertiser or advertising agency), their families and associated companies are ineligible to enter. The promoter is PNCS, ABN [69 087 651 876], Level 7, 130 Stirling Street, Perth, WA.
3. To enter the competition, (unless the entrant has advised PNCS or that he or she does not wish to enter the prize draw element) the entrant must apply for a Home Loan with PNCS between Monday 1 February 2010 and Friday April 30 2010 and the Home Loan must be unconditionally approved and funded by 5pm Friday 9 July 2010.
4. Entry is only open to new home loans and existing loan switches but does not include existing home loans which only receive a rate change of their existing loan.
5. A draw will be conducted on Friday 16 July 2010 at 11:00am at the Promoter's premises: Level 7, 130 Stirling Street, Perth WA; and the individual whose name is randomly selected in the draw and fulfils the criteria for entry will be declared the winner.
6. The prize for the winner is \$20,000 deposited into a PNCS FairSaver Transaction Account. The total prize value is \$20,000. All prices quoted in \$AU unless otherwise stated
7. The winner's name will published in The Australian on Monday 19 July 2010 and will be notified by mail and telephone.
8. If the prize remains unclaimed 3 months after the date of the draw, the relevant winner's entry will be deemed invalid and the Promoter may conduct such further draws on 16/10/10 at the same place and time as the original draw in order to distribute any unclaimed prizes subject to any written direction given by any relevant authority. No responsibility will be accepted for late, lost, misdirected or ineligible entries.
9. Prizes are not transferable. In the event that, for any reason whatsoever, a winner does not take an element of the prize within the timeframes stipulated, then the winner will forfeit that element of the prize and cash will not be awarded in lieu. Where applicable, winners and or parent/guardian will be asked to sign a Deed of Acknowledgment, Release and Indemnity.
10. The judges' decision in relation to any aspect of the competition is final and binding on each person who enters. No correspondence will be entered into.
11. PNCS shall not be liable for any loss or damage whatsoever suffered, including but not limited to direct or consequential loss, or personal injury suffered or sustained during the course of prize-winning trips or in connection with any other prizes. Any change in value of the prize occurring between the publishing date and the date the prize is claimed is not the responsibility of PNCS.
12. If for any reason this competition is not capable of running as planned including infection by computer virus, mobile phone failure, line drop-out, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the promoter that corrupts or affects the administration security, fairness, integrity or proper conduct of this promotion, the promoter reserves the right to cancel this competition, subject

to the requirements of the Western Australian Department of Racing, Gaming & Liquor and other applicable laws.

13. Entry and participation of Western Australian contestants are subject to the requirements set by the Gaming and Wagering Commission of Western Australia.
14. Entry and participation of Victorian contestants are subject to the requirements set by the Victorian Commission for Gambling Regulation, Vic Permit No 10/273.
15. The promoter reserves the right to disqualify any individual who tampers with the entry process.
16. **Privacy Statement:** The personal information provided is collected by PNCS to conduct the member evaluation, competitions, including prize distribution and promotions, and to provide you with information about products and services. By entering the competitions and prize draw, unless PNCS is otherwise advised, each entrant agrees that the information provided on the entry may be disclosed to those involved in conducting the competitions and prize draw or those that assist in providing information about our services, such as mailing houses or marketing companies. If you have any questions in relation to the treatment of your personal information you should contact the Police & Nurses Privacy Officer on (08) 9219 7555 or visit [www.pncs.com.au/privacy/](http://www.pncs.com.au/privacy/). PNCS reserves the right to publish photographs of winners and may use their names and entries for any promotional, marketing and publicity purposes in any media worldwide without any fee being paid to the winner.