

TERMS & CONDITIONS

Schedule to Terms & Conditions of entry

Promotion name	Win a trip for 2 to a Denver Nuggets home game for the 2019-2020 NBA season
Eligible States/Territories	National
Promotion period	<p>Start: 15 Sep 2019 9:00 AM AEST</p> <p>End: 03 Nov 2019 11:55 PM AEDT</p> <p>No entries will be accepted outside this time.</p>
Promoter	<p>Western Union Business Solutions (Australia) Pty Ltd ABN: 24 150 129 749 Level 12, 1 Margaret Street Sydney NSW 2000 Australia</p> <p>Beyond Bank Australia, a trading name of Community CPS Australia Ltd ABN 15 087 651 143 AFSL/ Australian Credit Licence 237 856 100 Waymouth Street, Adelaide SA 5000</p> <p>Australian Central Credit Union Ltd t/a People's Choice Credit Union ABN 11 087 651 125 AFSL 244310 and Australian Credit Licence 244310 50 Flinders Street, Adelaide SA 5000</p> <p>Queensland Country Credit Union Limited ABN 77 087 651 027 / AFSL 244 533 333 Ross River Rd, Aitkenvale, QLD, 4814</p> <p>Credit Union SA Ltd ABN 36 087 651 232 / AFSL 241066 400 King William Street, Adelaide SA 5000</p> <p>Illawarra Credit Union Limited (formerly Community Alliance Credit Union Ltd) ABN 14 087 650 771 / AFSL 245576 38-40 Young St Wollongong NSW 2500</p> <p>G&C Mutual Bank Limited ABN 72 087 650 637 / AFSL 238311 25/201 Elizabeth St, Sydney NSW 2000</p>

	<p>Laboratories Credit Union Limited ABN 77 087 650 217 / AFSL 240807 1-3 Julius Ave, North Ryde NSW 2113</p> <p>Heritage Bank Limited ABN 32 087 652 024 / AFSL 240984 400 Ruthven St, Toowoomba, QLD, 4350</p> <p>Summerland Credit Union Limited ABN 23 087 650 806 / AFSL 239 238 101 Molesworth St, Lismore, NSW, 2480</p> <p>Community First Credit Union Limited ABN 80 087 649 938 / AFSL 231204 67-73 St. Hilliers Road, Auburn, NSW 2144</p>
<p>Eligible entrants</p>	<p>Entry to the Promotion is open to Australian residents in all eligible states/territories who fulfil the method of entry requirements.</p> <p>Entrants aged under 18 years must have the written consent of a parent/guardian to enter the Promotion and must provide same to the Promoter on request.</p>
<p>Details of prizes</p>	<p>1 x prize consisting of a trip for 2 to a Denver Nuggets Home Game. Travel must occur between 3rd December 2019 and 13th April 2020. Return economy class flights from your nearest capital city Transfers to and from the airport, the Denver Nuggets home stadium & to the Breckenridge Mountain valued up to \$7,000 3 x nights 4star twin share accommodation in Denver including breakfast valued up to \$1300 3 x nights 4star twin share in Breckenridge including breakfast valued up to \$3200 2 x tickets to a Denver Nuggets home game as guests of Western Union valued at \$800 Private car transfers from airport, to Breckenridge and to the Nuggets game valued up to \$2000 2 x days ski & lift hire in Breckenridge valued up to \$1000 Tour of Denver estimated value \$500 Winter horse snow sleigh ride or equivalent activity valued up to \$900 USD1,000 spending money</p> <p>Prior to participation in any travel or event prize, any winner and participant may be required to sign an indemnity and waiver of liability in favour of the Promoter and all involved parties. If a participant is a minor, the indemnity and waiver of liability must be signed by the participant's parent/guardian.</p> <p>Total estimated value up to \$18,000</p>
<p>Total number of prizes</p>	<p>1</p>

Total prize value	Total estimated prize pool valued up to (inc GST): \$18,000.00
Method of entry	<p>To automatically enter, an entrant must, during the promotional period:</p> <p>An entrant must send or receive an international payment via a telegraphic transfer, an inwards payment through a Promoter during the promotional period.</p> <p>Travel must be taken within the specific dates as determined by the Promoter to align with a Denver Nuggets Home Game in the city of Denver, Colorado. Entrants must agree to travel dates between 3rd December 2019 and 13th April 2020 to redeem this part of the prize.</p>
Maximum number of entries	No maximum number of entries
Prize draw	<p>A random prize draw will occur on 3:00 PM AEDT on 11 Nov 2019 in the presence of an independent scrutineer.</p> <p>Location of draw: Trade Promotions and Lotteries Pty Ltd Level 2 11 York Street Sydney NSW 2000</p>
Notification of winners	Winners will be notified via Email no later than 12 Nov 2019.
Public announcement of winners	<p>The winners of all prizes will be published here:</p> <p>business.westernunion.com/en-au/ on 22 Nov 2019</p>
Unclaimed prize draw	<p>A random unclaimed prize draw will occur on 11:00 AM AEDT on 10 Feb 2020 in the presence of an independent scrutineer.</p> <p>Location of draw: Trade Promotions and Lotteries Pty Ltd Level 2 11 York Street Sydney NSW 2000</p>
Notification of unclaimed prize winners	Unclaimed prize winners will be notified via Email no later than 12 Feb 2020.

Public announcement of winners from unclaimed prize draw	<p>The winners of all unclaimed prizes will be published here:</p> <p>business.westernunion.com/en-au/ on 22 Feb 2020</p>
Permit reference	<p>Authorised under</p> <p>NSW Permit No. LTPS/19/37297 SA Permit No. T19/1381 ACT Permit No. TP 19/04011</p>

Terms & Conditions of entry

1. Information on how to enter and prize details form part of these terms & conditions (**Terms of entry**). The Terms of entry must be read in conjunction with the Schedule. The Schedule defines the terminology used in these Terms of entry. Where there is any inconsistency between these Terms of entry and the Schedule, the Schedule prevails. Participation in this Promotion is deemed acceptance of these Terms of entry.
2. Entry is open only to legal residents of the Eligible States/Territories who satisfy the Method of entry. Directors, officers, management, employees, suppliers (including prize suppliers) and contractors (and the immediate families of directors, officers, management, employees, suppliers and contractors) of the Promoter and of its related bodies corporate, and of the agencies and companies associated with this Promotion, including the competition permit providers TPAL (Trade Promotions and Lotteries Pty Ltd) are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or first cousin.
3. The Promotion will be conducted during the Promotion period.
4. The prize/s are specified in the Details of prizes section of the Schedule.
5. The total prize pool is specified in the Total prize value section of the Schedule.
6. Any prize is valued in Australian dollars unless expressly stated to the contrary.
7. Prizes involving travel must be taken to coincide with the dates specified in the Details of prizes section of the Schedule or as otherwise specified in the conditions of any third party travel provider. Any changes to the confirmed prize details will be at the expense of the winner(s) and will only be permitted with the prior consent of the Promoter or third party travel provider.
8. Unless otherwise stated, any travel prize does not include travel insurance, travel documents, meals, taxes not included in the price of the ticket, transfers, flights, accommodation or any other

costs of a personal nature. Compliance with any health, travel insurance, passport or other government requirements is the responsibility of the prize winner. Failure to comply with this will deem the winner's entry invalid and the entrant will forfeit the prize. The Promoter makes no representation as to the safety, conditions or other issues that may exist as part of the travel or at the destination.

9. The Prize travel is subject to availability at the time of booking. The winner and, if applicable, their companion must travel together on all prize travel. The Promoter is not responsible for any cancellation, delay or rescheduling of flights, and any costs incurred as a result (including, without limitation, accommodation costs) will be the sole responsibility of the winner.
10. Entrants are advised that tax implications may arise from their prize winnings and they should seek independent financial advice prior to acceptance of their prize(s). The Promoter accepts no responsibility for any tax implications that may arise from accepting a prize. Entrants are responsible for any and all expenses that they incur in entering the competition and they will not be reimbursed regardless of whether or not they win the competition.
11. The entrants must follow the Method of entry during the Promotion period to enter the Promotion. Failure to do so will result in an invalid entry. The Promoter will not advise an Entrant if their entry is deemed invalid.
12. The time of entry will be deemed to be the time the entry is received by the Promoter.
13. Entrants may submit up to the Maximum number of entries (if applicable).
14. The Promoter accepts no responsibility for any late, lost, delayed, incomplete, incorrectly submitted, corrupted, illegible or misdirected entries, claims or correspondence whether due to omission, error, alteration, tampering, deletion, theft, destruction, disruption to any communication network or medium, or otherwise including those entries not received by the Promoter for any reason. The Promoter is not liable for any consequences of user error including (without limitation) costs incurred. No correspondence will be entered into.
15. The prize(s) will be awarded to the valid entrant(s) drawn randomly in accordance with the Prize draw details. The Promoter may draw additional reserve entries (and record them in order). In the event of an invalid entry or an ineligible entrant, or if the entrant is ineligible to accept the prize, the prize will be awarded to the first reserve entry drawn. If the prize can't be awarded to the entrant drawn, the promoter will then continue this process until the prize is awarded.
16. The winner does not need to be present at the draw unless expressly stated to the contrary.

17. The winner(s) will be notified in accordance with the Notification of winners and Notification of unclaimed prize winners (if applicable) sections of the Schedule. Notification to winners will be deemed to have occurred on the later of the time the winner receives actual notification from the Promoter or two business days thereafter. The notification will include details about how the prize(s) can be claimed.
18. The Promoter takes no responsibility where it is unable to contact prize winners who have not provided correct or complete contact details. If an entrant's contact details change during the promotional period, it is the entrant's responsibility to notify the Promoter. A request to modify any entry information should be directed to Promoter. A request to modify any entry information should be directed to Western Union Business Solutions (Australia) Pty Ltd at marketing_anz@westernunion.com.
19. It is a condition of accepting any prize that the winner must comply with all the conditions of use of the prize and the prize supplier's requirements. Each prize must be taken as stated and no compensation will be payable if a winner is unable to use the prize as stated.
20. The winner(s) name and state/territory of residence will be published in accordance with the Public announcement of winners section of the Schedule (if applicable).
21. If the prize(s) has not been claimed by the Unclaimed prize draw time and date and subject to any written directions from a State lottery agency, the Promoter may conduct an Unclaimed prize draw in accordance with the Unclaimed prize draw section of the Schedule (if applicable). In the event the Unclaimed prize draw takes place, the Promoter will attempt to contact the winner(s) of the Unclaimed prize draw in accordance with the Notification of unclaimed prize draw section of the Schedule, and if applicable, the name and State/Territory of residency of any winner(s) of the Unclaimed prize draw will be published in accordance with the section of the Schedule entitled Public announcement of winners from unclaimed prize draw. If a prize is no longer available the promoter may substitute with a prize of higher or equal value subject to any written directions from a regulatory authority. The promoter is not allowed to deduct any administrative costs associated with provision of the prize.
22. To the greatest extent permitted by law, the Promoter excludes all warranties, representations or guarantees (**Warranties**) regarding the Promotion and any prizes, including any Warranties which may have been made in the course of advertising or promoting the Promotion. The conduct of the Promotion or the supply of prizes may involve third parties, and the Promoter makes no Warranties and disclaims all liability in connection with any such third parties, their acts or omissions. By entering the Promotion, an entrant releases and indemnifies the Promoter and its related bodies corporate (including the officers, employees and agents of each) from and against all actions, penalties, liabilities, claims or demands the entrant may have against the Promoter or that the Promoter may incur for any loss or damage which is or may be suffered or sustained as a direct or indirect result of an entrant entering or participating in the Promotion or winning or failing

to win a prize, or using or permitting any other person to use the prize, except for any liability which cannot be excluded by law or which would cause any part of this clause to be void or unenforceable.

23. If despite the foregoing clause, the Promoter incurs a liability to an entrant under any law which implies a Warranty into these Terms of entry which cannot legally be excluded, the Promoter's liability in respect of the Promotion is limited, in the Promoter's discretion, to either resupplying such goods or services as form part of the Promotion, or paying the cost of resupplying those goods or services.
24. Without limiting any of the foregoing, in no circumstances will an entrant or the Promoter have any liability to the other for any loss or damage suffered which is indirect or consequential in nature, including without limitation any loss of profit, loss of reputation, loss of goodwill, or loss of business opportunity.
25. The Promoter and its associated agencies and companies will not be liable for any damage in transit to or delay in transit of prizes.
26. The Promoter may in its absolute discretion not accept a particular entry, may disqualify an entry, or cancel the entire Promotion at any time without giving reasons and without liability to any entrants, subject to any written directions from a regulatory authority. Without limiting this the Promoter reserves the right to verify the validity of entries, prize claims and entrants and to disqualify any entrant who submits an entry or prize claim that is misleading or not in accordance with these Terms of entry or who manipulates or tampers with the entry process. In the event that a winner breaches these Terms of entry, the winner will forfeit the prize in whole and no substitute will be offered. Verification is at the discretion of the Promoter, whose decision is final. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
27. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash, subject to any written directions from a regulatory authority. Where a prize is unavailable for any reason, the Promoter may substitute the prize for another item of equal or higher value subject to any written directions from a regulatory authority. The Promoter accepts no responsibility for any variation in prize value (including between advertising of the Promotion and receipt of the prize). Travel must be taken within the specific dates as determined by the Promoter to align with a Denver Nuggets Home Game in the city of Denver, Colorado. Entrants must agree to travel dates between 3rd December 2019 and 13th April 2020 to redeem this part of the prize.
28. In the case of the intervention of any outside act, agent or event which prevents or significantly hinders the Promoter's ability (or that of a third party involved with the Promotion) to proceed with the Promotion on the dates and in the manner described in these Terms of entry, including but not limited to vandalism, natural disasters, acts of God, civil unrest, strike, war, act of terrorism,

the Promoter's obligations in respect of the Promotion will be suspended for the duration of the event and, in addition, the Promoter may in its absolute discretion cancel the promotion and recommence it from the start on the same conditions, subject to approval of the relevant authorities.

29. All entries become the property of the Promoter. As a condition of entering into this Promotion, entrants agree to assign all their rights in and to their entry and any related content to the Promoter, including any copyright or other intellectual property rights in the entry and related content. Without limiting this, the Promoter may use entry content for any and all purposes including commercial purposes. You warrant that entry content is original, lawful and not misleading and that the Promoter's use of such content will not infringe the rights of any third parties. The Promoter has no obligation to credit you as the author of any content submitted and may otherwise do any acts or omissions which would otherwise constitute an infringement of any moral rights you may have as an author of content.
30. Entrants agree that the Promoter can use the personal information provided in connection with this promotion for the purposes of facilitating the conduct of the promotion and awarding any prizes, including to third parties involved in the promotion and any relevant authorities.
31. The collection and disclosure of personal information provided in connection with this promotion will be handled in accordance with the Promoter's Privacy statement which adheres to the *Privacy Act 1988* (Cth) and Australian Privacy Principles.
32. The Promotion and these Terms of entry will be governed by the law of the State or Territory in which the Promoter ordinarily resides. Entrants accept the non-exclusive jurisdiction of courts and tribunals of that State or Territory in connection with disputes concerning the Promotion.
33. Facebook, YouTube, Instagram, or Snapchat may be used to advertise or promote the Promotion. By entering the Promotion, entrants agree that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, YouTube, Instagram, or Snapchat; and to release Facebook, YouTube, Instagram, or Snapchat from all liability in relation to this Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Promoter and not Facebook, YouTube, Instagram, or Snapchat.