

## **Polices & Nurses Credit Society Ltd**

### **Cash Passport – Competitions Terms & Conditions of Entry (“Conditions of Entry”)**

#### **Entry**

1. Information on how to enter and prizes form part of these Conditions of Entry.
2. The promoter is Travelex Limited ABN 36 004 179 953 of Level 12, 1 Margaret Street, Sydney NSW 2000, (02) 8585 7000 (the “Promoter”). Police and Nurses Credit Society acts as an agent of the Promoter
3. There will be one prize draw as part of this promotion (“Draw”).
4. Entry to the Draw is open to any person who purchases a Cash Passport Card either at any Police & Nurses Credit Society Ltd branch or online via [www.onlinetravelmoney.com.au/pncs](http://www.onlinetravelmoney.com.au/pncs) (“Qualifying Purchase”) between 01/12/09 and 31/01/10.
5. Each Eligible Entrant will be automatically entered into the Draw.
6. Employees of the Promoter, Police and Nurses Credit Society Ltd and any of their related bodies corporate and their immediate families are not eligible to enter this competition.
7. Entries to the Draw will be open between 01/12/2009 and 31/01/2010 (the “Promotional Period”).
8. Each Eligible Entrant will receive one entry into the Draw for each Qualifying Purchase.
9. All entries submitted become the property of the Promoter. All details will be held in accordance with Travelex Privacy Policy which can be accessed in Australia by visiting [www.travelex.com.au](http://www.travelex.com.au) or calling 1800 637 642.
10. Except where prohibited by law, the winner agrees that the Promoter may use the name, address and photograph of the winner for promotions, marketing and publicity, unless otherwise advised.
11. If a winner of any prize is under the age of 18 years, the prize will be awarded to the winner’s parent or guardian.

#### **Draw**

12. The prize Draw will take place at Travelex’s offices at Level 5, 504 Pacific Highway, St Leonards NSW 2065.
13. The Draw will take place on 31/01/10 at 5.30pm (AEST).

14. Eligible Entries will be drawn randomly by being entered into a random number generator. The first Eligible Entry which corresponds to first random number generated by the random number generator will be the Prize winner.
15. The Prize winner of the Draw will be notified within 7 business days of the Draw by phone or via the details provided by the Eligible Entrant.
16. The prize is a Cash Passport Card loaded with an amount equivalent to AU\$1,000 (the "Prize"). There are two types of Cash Passport Cards. The Prize winner will have a choice between an ATM Only card and a POS enabled Debit card. Cards are available in a number of currencies. The Prize winner will be able to choose a Cash Passport Card in one of the available currencies. The AU\$1,000 loaded onto the Cash Passport Card will be converted into the currency of the Cash Passport Card on the day it is loaded by Travelex Limited, at the rate at which Travelex Limited loads Cash Passport Cards on that day.
17. The total prize pool for this promotion is valued at AU\$1,000.
18. The Prize must be taken as stated. The prize is not exchangeable or transferable and cannot be redeemed for cash or other goods or services. If a winner is unable to use the Prize as stated it will be forfeited and no compensation will be payable.
19. A winner may be liable to declare the Prize for tax purposes. The Promoter takes no responsibility for any tax payable on the Prize. If any tax is payable on a prize it is the sole responsibility of the winner.
20. If the Prize is not available for reasons beyond the control of the Promoter, a prize of similar theme and value will be provide at the Promoter's sole discretion.
21. The Travelex Cash Passport Card is subject to the Cash Passport Terms and Conditions. By accepting the Prize a winner agrees to be bound by the Cash Passport Terms and Conditions. Fees and charges apply to the use of the Travelex Cash Passport Card and these are set out in the Cash Passport Terms and Conditions. The complete Cash Passport cardholder terms and conditions including a full list of current fees and charges will be provided to the winner with the Prize. Any applicable exchange rates, ATM fees or charges will be deducted from the total amount of funds on the card at the time the transaction is made. The card is valid for three years but inactivity fees apply after 12 months of non-usage of the card. The total amount of the Cash Passport Card can be withdrawn at once and will incur a fee depending on the country of activity
22. The Prize must be claimed by 5.00pm (AEDST) on the first business day which falls three months after the Draw.
23. If the Prize remains unclaimed for 3 months after the after the Draw a redraw will take place. The redraw will be conducted at the relevant premises set out above and the winner will be notified by phone and mail within 7 business days of the redraw.

## **Other conditions**

24. To the extent permitted by law, the Promoter and its associated agencies or companies are not liable for any:

- a. Error, omission, interruption, deletion, defect, delay in operation, theft or destruction or unauthorised access to, or alteration of entries; or
- b. Loss or damage whatsoever (including but not limited to direct or consequential loss) or personal injury however caused including, but not limited to, by their or any of their negligence, suffered by the Entrant or any other person relating to the use or enjoyment of, or non-delivery or non-useability of, a prize.

25. If for any reason, the Promoter is unable to run this competition as planned, including tampering, infection by computer virus, bugs, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter that corrupt or otherwise affect the administration, security, fairness, integrity or proper conduct of this competition, the Promoter may in its sole discretion disqualify any person who tampers with the entry process, and cancel, terminate, modify or suspend the promotion, subject however to any written directions given under applicable law.

26. The decision of the Promoter is final.