

MyState and The Rock 'Win \$10,000 to Turn Your House into a Home' Competition Terms and Conditions

Instructions on how to enter and prizes form part of these Terms and Conditions.

ELIGIBILITY

Competition is open to anyone who takes out any MyState or The Rock home loan between 9am Monday 24 October and 5.30pm Friday 30 December 2016.

There is one major prize draw of \$10,000 cash to be won.

To win \$10,000, you must:

- a. Take out any MyState or The Rock home loan before 30 December 2016

Additional entries are available for customers who also take out one or both of the following:

- b. Transaction account with eligible monthly salary credit (\$1000 per month for The Rock customers, \$2000 per month for MyState customers)
- c. CGU Home and contents or landlords insurance policy through MyState and/or The Rock.

Entry will constitute agreement to the Terms and Conditions of this competition

CONDITIONS

1. The Promoters of this competition is MyState Bank Limited (MyState) ABN 89 067 729 195 AFSL 240896 and The Rock – A division of MyState Bank Limited (MyState) ABN 89 067 729 195 AFSL 240896. Both are wholly owned subsidiaries of MyState Limited ABN 26 133 623 962. Contact details: 137 Harrington Street, Hobart TAS 7000. Phone 138 001.
www.mystate.com.au or www.therock.com.au
2. The Competition commences at 9am on Monday 24 October 2016 and will close at 5.30pm on Friday 30 December 2016 (Competition Period).
3. Entry into the Competition is deemed to be acceptance of these terms and conditions.
4. All entries to the Competition may be subject to verification by the Promoter.
5. All entries become the property of the Promoter through whom the entry was made. Any entries not completed in accordance with the rules and conditions or received after the closing time and date of the competition will not be considered.
6. The Promoters will not be responsible for any delayed, lost or misdirected mail or any other communication. Subject to application laws, if either:
 - a. An entrant cannot be contacted or located to be informed that they are the winner before 31 January 2017;
 - b. The Prize is forfeited for any reason or deemed forfeited by the Promoter; or
 - c. Any Prize winner is deemed by the Promoter to be ineligible.
7. The Promoter will not be responsible or liable for any loss, cost or damage arising out of any act, omission, failure or delay by the Promoter which is due to an act of God, riots, acts of terrorism, storms, fire, any labour or industrial dispute, any strike, and other acts which are not reasonably within the control of the Promoter.
8. If for any reason the conduct or operation of the Competition is interfered with or disrupted in any way (including by vandalism, power failures, natural disasters, acts of God, civil unrest, strikes, computer bugs or viruses, tampering or technical failures).
9. The Promoter reserves the right to cancel, terminate, modify, suspend or recommence the Offer subject to state regulations.
10. The Promoter accepts no responsibility for any tax liability incurred as a result of a customer taking up the Offer. Customers should obtain independent tax and financial advice.
11. Personal Information Collected is held in accordance with the Promoter's Privacy Policy, available at www.mystate.com.au and www.therock.com.au

12. The winner(s) agree to participate in any publicity arrangements made by, or on behalf of, the Promoter, and permit their name, suburb and photographs to be used for publicity purposes, without being compensated in any way.

PRIZE AND DRAW DETAILS

The Competition comprises one Draw and one Prize.

For entrants who fit the eligibility and entry criteria, the first eligible entry drawn will receive \$10,000 deposited into an eligible MyState or Rock account.

The Draw will take place at MyState, 137 Harrington Street, Hobart, Tasmania, 7000 between 9.00am and 12.00pm (noon) AEST on or before Monday 16 January 2017

Winners will be notified by phone and/or mail by Close of Business on the Wednesday after the draw and winners names published on social media and their website (mystate.com.au and therock.com.au) on or before 20 January 2017.

Any unclaimed prize will be redrawn on Tuesday 28 February 2017 from the pool of entries comprising all valid entries received in accordance with these Terms and Conditions for the relevant draw at 137 Harrington Street, Hobart. The winner of any redrawn prize will be notified by telephone before Close of Business on the Friday after the draw (between 9am and 12.00pm on 3 March 2017) and names published on social media and website on the same day (as per initial draw).

REDEMPTION OF THE OFFER

The prizes are non-refundable, non-transferable and cannot be taken in any other form.

Competition is open to all Australian residents including employees of MyState Limited and their families.

Prize will be drawn from eligible MyState and Rock customers. Competition terms and conditions apply and are available at mystate.com.au or therock.com.au. Loan applications are subject to usual credit and approval criteria. Terms and conditions, fees and charges apply, and are subject to change. The Rock – A division of MyState and MyState Bank Limited (MyState) ABN 89 067 729 195 AFSL 240896 Australian Credit Licence Number 240896 both under an agreement with CGU Insurance Limited (CGU) ABN 27 004 478 371 AFSL 238291 and CGU's normal underwriting terms and conditions and acceptance criteria apply. Before making decisions about products you should consider the appropriateness of the information having regard to your circumstances and the Product Disclosure Statement (PDS). ACT TP 16/02054, LTPS/16/08293