

The Rock 'Personal Loan' 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 a Rock personal loan between 9am Friday 14 October and 5.30pm Friday 6 January 2017.

There are three prizes (monthly draws) of \$500 cash to be won.

To win \$500, you must:

- a. Take out a Rock personal loan before Friday 6 January 2017
- b. Loan must be funded by 31 January 2017
- c. Entry will constitute agreement to the Terms and Conditions of this competition

CONDITIONS

1. The Promoter of this competition is The Rock – A division of MyState Bank Limited (MyState) ABN 89 067 729 195 AFSL 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962. Contact details: 137 Harrington Street, Hobart TAS 7000. Phone 138 001.
www.therock.com.au
2. The Competition commences at 9am on Friday 14 October 2016 and will close at 5.30pm on Friday 6 January 2017 (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.
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.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 three Draws and three Prizes.

For entrants who fit the eligibility and entry criteria, the first eligible entry drawn each month will receive \$500.

The Draws will take place at 137 Harrington Street, Hobart, Tasmania, 7000 between 9.00am and 12.00pm (noon) AEST on or before the following dates:

- Monday 14 November 2016
- Wednesday 14 December 2016
- Friday 13 January 2017

Winners will be notified by phone and/or mail by Close of Business on the Wednesday after the draw. The Rock reserves the right to publish winners names on social media or their website.

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. The winner of any redrawn prize will be notified by telephone before Close of Business on the Friday after the 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.

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Australian Credit Licence Number 240896