

***Terms and Conditions:** The competition commences at **9am AEST Tuesday, 1 June 2021** and closes at **5pm AEST Friday, 1 October 2021**. **Method of entry:** Each entrant must open up a Savings Account and an Everyday Account with UniBank. Then they must complete a form on the UniSport landing page on the UniBank website where they must tell us in 25 words or less what their favourite savings hack is and why. The participation limit for entries will be one entry per person. The entry period for the competition will be the following dates: opens **9am AEST Tuesday 1 June 2021**, and closes **5pm AEST Friday, 1 October 2021**. **Eligibility:** Those eligible to enter are UniBank members. Teachers Mutual Bank Limited Directors, employees and Members Committee members and members of their family (spouse, de facto, parent, grandparent, child, stepchild, grandchild, brother or sister) are not eligible to enter. All competition entrants must provide their UniBank membership number in the competition entry form. **Draw details:** Competition entries will be judged by a panel of UniBank employees by 5pm AEDT Friday, 8 October 2021. Entries must be submitted by **5pm AEST Friday, 1 October 2021**. **Winner notification:** The prize winners will be notified via phone call by 9am AEDT Friday, 15 October 2021. Names of winners will be published on the UniBank Facebook Page once winners have all been confirmed. **Prize details:** twenty winners will each receive \$1,000 credited to their UniBank savings account. **Unclaimed prizes:** Prizes are not transferable or redeemable; a redraw for the unclaimed prize will not be held. **Promoter's details:** The promoter is Teachers Mutual Bank Limited, ABN 30 087 650 459 AFSL/Australian Credit Licence No 238981, 28-38 Powell Street, Homebush NSW 2140. **Winner's consent for promotion:** In the event they are a winner, entrants must consent to the promoter using their name and their "favourite savings hack" response submitted to the competition in any media for an unlimited period of time for the purpose of promoting, publicising or marketing this promotion and promoting any products and services by the promoter. **Indemnity and disclaimer:** To the extent permitted by law, you agree to release and indemnify UniBank and its agents and employees from and against, all liability, cost, loss or expense arising out of acceptance of any prize or participation in the competition including (but not limited to) loss of income, personal injury, damage to property and whether direct or consequential, foreseeable, due to some negligent act or omission or otherwise. **UniBank is not responsible or liable:** (a) If, for any reason beyond UniBank's reasonable control, any element of any prize is not provided (and UniBank, in its absolute discretion, may substitute a different prize of equivalent value in place of any prize referred to in these terms and conditions); (b) if, for any reason, the competition is suspended, varied or terminated at any time, with or without prior warning or publicity; (c) for late, lost or misdirected entries; or (d) any change in the value of a prize occurring between the publishing date and the date the prize is claimed. **Other terms:** UniBank has the right to exclude any person from this competition for any reason whatsoever and to amend these terms and conditions at any time or cancel the competition subject to state regulation. UniBank is a division of Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981.