



Terms and Conditions of Entry

1. The Promotion is called "Win Apps for a Year". Information on how to enter and the prize forms part of these Terms and Conditions.
2. The Promoter is People's Choice Credit Union, a trading name of Australian Central Credit Union Ltd ABN 11 087 651 125 AFSL/ACL 244310
3. The Promotion period commences on 8am 1 January 2012 and closes 5pm 29 February 2012, Australian Central Standard Time.
4. Entry is open to South Australia, Victoria, Northern Territory, Western Australia and New South Wales, residents. Employees and their immediate families of People's Choice Credit Union are ineligible. Persons under the age of 13 years and over the age of 24 years are ineligible to enter the Promotion.
5. To enter and be eligible to win, the entrant must open an Activate Account from 1 January 2012 till 29 February 2012.
6. One entry in the promotion will be automatically awarded with one eligible Activate Account during the promotion period. There is a limit to one entry per member
7. There is one (1) prize available. The prize is twenty (20) iTunes vouchers valued at \$50 each. The total value offered under this promotion is \$1,000. The prize is not transferrable or exchangeable for cash. The winner is responsible for all costs associated with using the prize, including any mobile or data plans.
8. There will be one draw, which will take place at 11am on 12 March 2012, Ground Floor, 60 Light Square, Adelaide, SA 5000.
9. Entries will be validated via sales and system reports. The winning name will be randomly drawn.
10. The winning entrant will be notified by mail and telephone. The winner's name will also be published in the Australian news publication on 21 March 2012.
11. The prize will be posted to the winner's address within ten days of the prize draw. The Promoter accepts no responsibility for lost or misdirected mail.
12. The Promoter's decision is final and no correspondence will be entered into.
13. The Promoter will not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for any personal injury suffered or sustained in connection with redeeming the prize, except for any liability which cannot be excluded by law.
14. The Promoter collects entrants' personal information in order to conduct the Promotion and provide its services. It is a condition of entry that this information is provided. By entering the Promotion the entrant agrees that the Promoter may use this information in any media for future promotional, marketing or publicity purposes without any further reference, payment or other compensation to the entrant.
15. NSW Permit Number LTPS/11/11651