

## WIN BIG Terms and Conditions

1. The promoter is Suncorp Life & Superannuation Limited ABN 87 073 979 530, AFS License No. 229880 of Level 10, 321 Kent St, Sydney NSW 2000.
2. Information on how to enter and prizes form part of these terms and conditions. By entering this competition you acknowledge that you have read, understand and agree to be bound by these terms and conditions.
3. Entry is open to all new and existing Suncorp customers who complete the entry requirements as outlined in these Terms and Conditions. Persons under the age of 18 are not eligible to enter.
4. Employees and their immediate families of: the promoter, Suncorp Authorised Representatives and agencies associated with this promotion are ineligible to enter.
5. To enter the competition you must open an Everyday Super account from Suncorp Life & Superannuation at [www.everydaysuper.com.au](http://www.everydaysuper.com.au) and make a minimum of one deposit. For entries to be deemed valid the account must have a positive dollar value by 31 May 2013. A positive dollar value includes transactions that are either complete or being processed as at 11:59pm on 31/05/2013.
6. Entries for the promotion open at 09.00 on 01/03/2013 and close at 24.00 26/04/2013 (AEST).
7. The winners will be announced on our website [www.pleasantlysurprised.com.au](http://www.pleasantlysurprised.com.au) and then notified by telephone and confirmed by email by no later than 17th June, 2013.
8. Should any prizes for the promotion remain unclaimed as at 9.00am (AEST) on 16/09/2013 the promoter may conduct a further draw as is necessary in order to distribute the prizes on 17/09/2013. Winners will be announced on our website [www.pleasantlysurprised.com.au](http://www.pleasantlysurprised.com.au) and then notified by telephone and confirmed by email no later than 20/09/2012.
9. There are five (5) prizes in total. The value of each prize is \$5,000. The total prize pool is \$25,000.
10. The prize for the promotion is a \$5,000 eftpos voucher.
11. The prize draw will take place at Level 10, 321 Kent St on 14/06/2013 at 10:00 AM (AEST). The winner will be chosen by random number generator. If invalid due to the absence of Employer Contributions, the winner will be redrawn. For each draw the judge's decision is final and no correspondence will be entered into.
12. The promoter reserves the right in its sole discretion to disqualify any individual who it has reason to believe has breached any of these conditions, or engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of the promotion. The promoter's legal rights to recover damages or other compensation from such an offender are reserved.
13. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the promoter, the promoter reserves the right, in its sole discretion, to the fullest extent permitted by law, and subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
14. Prizes are not transferable or exchangeable and cannot be taken as cash. Prize values are in Australian dollars and are the recommended retail value as provided by the supplier and are correct at time of printing. The promoter accepts no responsibility for any variation in the value of the prize. If the prize is unavailable, for whatever reason, the promoter reserves the right to substitute the prize for a prize of equal or greater value, subject to any applicable regulation.
15. Entries will be deemed to be accepted at the time of receipt and not at the time of transmission. Incomplete or incomprehensible entries will be deemed invalid. Only one entry permitted per person. Entrants can only enter in their own name.
16. The promoter and its associated agencies, and companies associated with this promotion will take no responsibility for prizes damaged or lost in transit. Once a prize has left the promoter's premises, the promoter will not be responsible for any delay or failure to deliver, or damage caused to the prize during transit.
17. Entrants are responsible for ensuring they follow the online prompts when completing their entry. Suncorp Life & Superannuation Limited accepts no responsibility for damages, site being down & incorrect info being entered.
18. By choosing to open a Suncorp Everyday Super account and/or entering the competition the user consents to their data being made available to the Suncorp Group, their partners and any third party groups. They also consent to continuing to receive ongoing communications from the Suncorp Group. Any uploaded information to the site becomes the property of the Suncorp Group. Users are not permitted to upload content which is not their own (i.e. Subject to copyright).
19. Except for any liability that cannot be excluded by law, the promoter (including its officers, employees and agents) excludes all liability (including negligence), for any personal injury, or any loss or damage (including loss of opportunity), whether direct, indirect, special or consequential, arising in any way out of the promotion, including, but not limited to, where arising out of the following:
  - a. any technical difficulties or equipment malfunction (whether or not under the promoter's control);

- b. any theft, unauthorised access or third party interference; or
  - c. any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the promoter) due to any reason beyond the reasonable control of the promoter;
  - d. any variation in prize value to that stated in these terms and conditions;
  - e. any tax liability incurred by the winner or entrant; or
  - f. The prize(s).
42. The promoter's decision in relation to any aspect of the competition is final and binding on every person who enters and no correspondence will be entered into. Failure by the promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
20. The promoter may require the winner(s) from the promotion to partake in media exposure, including but not limited to future promotional, marketing and publicity without any further reference, payment or other compensation.
21. All entries become the property of the promoter and entrant's personal details will be stored at the promoter's address. The promoter may also use and disclose personal information for the purpose of providing you with information concerning its range of financial products and services.
22. A copy of the promoter's privacy policy is available by calling 1800 221 727, or visiting <http://www.suncorp.com.au/corporate/legal/privacy-policy> and following the relevant links. A request to access, update or correct any information should be specifically directed to the promoter at Level 10, 321 Kent St, Sydney NSW 2000.
23. Authorised under NSW Permit No. LTPS/13/00013, ACT permit No. TP 13/00049, NT Permit No. NTL13/03, VIC Permit No. 13/49, SA Permit No. T13/18.