## Win a Luxury Weekend Home Loan Campaign Prize Draw Conditions



Information on the prize and entry details form part of these conditions of entry:

Competition commences Tuesday 6<sup>th</sup> February 2018

> To be included in the prize draw, the entrant must complete a Home Loan discussion or home loan comparison with a Summerland lender or alternatively, a loan application must be lodged with Summerland by an authorised broker by 4th May 2018

Customers considering either a 'Summerland' or 'Summerland Football' branded home loan of \$150,000 or more are included in the prize draw

New loans to Summerland only. Owner-occupied loans only. Can be for any eligible Summerland (or Summerland Football) Fixed/Variable/Split home loans. New loans to Summerland only. Principal & Interest only.

Summerland & Broker staff & immediate family members are not eligible to win. Standard lending conditions, fees, charges and eligibility criteria apply for home loans.

> One entry per eligible home loan. Separate joint borrowers do not each receive an entry ie one entry per eligible loan only

Summerland reserves the right to refuse a loans discussion/decline loan applications including entry into the draw, if it is deemed inappropriate by Summerland

A random draw of 1 prize will be conducted at 12pm on Friday 18<sup>th</sup> May 2018 at 101 Molesworth Street, Lismore NSW 2480

> The prize is a Luxury Weekend Package at Byron@Byron Resort in Byron Bay. Prize includes 2 nights accommodation for up to 2 persons in a Superior Suite, Daily Breakfast for 2 in The Restaurant, Glass of wine or Stone&Wood beer (one/person), 1 hr relaxation massage or 1 hr remedial massage in The Spa Centre (one/person), Gourmet dining/beverage voucher to the value of \$200 to use in The Restaurant (one per stay), Complimentary yoga at 8am, Complimentary daily bicycle hire, Complimentary wifi. Bookings are subject to availability and exclude public holidays & peak periods of 15 Dec 2018-12 Jan 2019, 30 Mar-4 Apr 2019, Splendour in the Grass dates. Any additional costs whilst at the resort are payable by the winner to the resort on checkout. Standard <u>Byron@Byron Terms and Conditions</u> also apply, see resort website for details.

➢ If the winner is located outside the Northern Rivers region, the prize will also include \$1000 to assist with travel costs. Any additional travel costs are the responsibility of the winner.

Prize must be booked by the winner directly with the resort and taken before 18 May 2019

> The winners will be selected at random by Summerland Credit Union and notified by phone and announced publicly on the Summerland social media pages and website, summerland.com.au by 5pm Monday 21<sup>st</sup> May 2018.

Prize is not transferable or exchangeable

Summerland Credit Union accepts no responsibility for any tax implications that may arise from the prize winnings. Independent advice should be sought

Summerland Credit Union shall not be liable for any claims, losses, damages, injuries, costs and expenses suffered or sustained or incurred including but not limited to indirect or consequential loss, arising out of or in any way connected with the competition and its prize

> We may contact the entrant regarding future promotions, products and services

Summerland Credit Union's decision is final and no correspondence will be entered into

> Eligible persons shall be included in the prize draw and accepting of these conditions, unless they advise Summerland.