



MACQUARIE
BANK

Macquarie Apple Pay Competition

Terms and Conditions

- Information on how to enter the Macquarie Apple Pay Competition and prize details form part of these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other published material, these Terms and Conditions will prevail.
- The Promoter is Macquarie Bank Limited ABN 46 008 583 542, 1 Shelley St Sydney NSW 2000 (The Promoter or We). Telephone 02 8232 3333.
- The Promotion opens at 9.00am on 22 March 2018 and the Promotion closes at 11:59pm on 30 April 2018 (Promotional Period).
- Entry is open to Australian residents who:
 - are over the age of 18;
 - hold a Macquarie Transaction Account and/or Macquarie Credit Card; and
 - successfully transact using Apple Pay three (3) times during the Promotional Period using a Macquarie Debit Card or Macquarie Credit Card.
 - Make a minimum transaction amount of at least \$1.00 for each transaction, noting the three (3) Apple Pay transactions will only count as an entry if all transactions are made on a single Macquarie Debit Card or a single Macquarie Credit Card. (Eligible Entrant)
- Directors, employees and associated companies of the Promoter are ineligible to enter.
- Eligible Entrants who participate in the Promotion are deemed to accept these Terms and Conditions, including the Privacy Statement which describes the handling of my personal information, including direct marketing. You can change your marketing preferences by telephoning us on **1800 806 310** or visiting **www.macquarie.com.au/optout-bfs**.
- Only one (1) entry per Eligible Entrant is permitted. Incomplete, incorrect and indecipherable entries will be deemed invalid.
- Eligible Entrants are eligible for entry into the Promotion if they, during the Promotional Period complete the actions in clause 4 above.
- The Promoter reserves the right, at any time, to verify the validity of entries and Eligible Entrants (including an Eligible Entrant's identity, age, email address and place of residence) and to disqualify any Eligible Entrant who tampers with the entry process or provides incorrect or invalid details, and to reject any entry that is not in accordance with these Terms and Conditions. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
- There is a chance for 5 winners to win 5 prizes for the competition. The prize is a cash payment of \$1,000 AUD for each winner. The prize will be deposited into the winner's Macquarie Transaction Account or credited to their Macquarie Credit Card by 9 June 2018. If the prize winner holds both a Macquarie Transaction Account and a Macquarie Credit Card, the prize will be credited to their Macquarie Transaction Account. Prizes, or any unused portion of a prize, are not exchangeable, transferable or redeemable for cash unless stipulated otherwise.
- Prizes are subject to the standard terms and conditions of individual prize and service providers.
- If any prize (or part of any prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute that prize (or that part of the prize) with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.
- The prize draw will take place on Monday 14 May 2018 at 10.00am at 1 Shelley St Sydney NSW 2000. The Promoter reserves the right to draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn. The winners will be notified either by phone or email on 14 May 2018. The winners may also be announced on Macquarie's social media pages. The Promoter's decision is final and no correspondence will be

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entered into. The prize will be delivered within 28 days of the prize draw.

14. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize or an element of a prize at the time stipulated by the Promoter, then the prize or that element of the prize will be forfeited.
15. The Promoter reserves the right to redraw in the event of a prize-winner being unable to satisfy these Terms and Conditions, or forfeiting through ineligibility or otherwise. If a prize remains unclaimed or is forfeited through ineligibility or otherwise, the Promoter will conduct an unclaimed prize draw in order to award a prize on 14 July 2018 at Macquarie Group, 1 Shelley Street Sydney NSW 2000, subject to directions from a regulatory authority. In the case of a winner, they will be notified by telephone, followed by a congratulatory email.
16. 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 (a) to disqualify any Eligible Entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion, as appropriate.
17. Except for any liability that cannot be excluded by law, the Promoter (including their respective officers, employees and agents) exclude 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; (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 a winner or Eligible Entrant ; or (f) use of the prize.
18. Eligible Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this Promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
19. The Promoter collects personal information in order to conduct the Promotion and may, for this purpose, disclose such information to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this information. All entries become the property of the Promoter.
20. This competition is authorised under NSW permit number LTPM/17/02245 and ACT permit number TP 17/01780.

Privacy Statement

We may collect, hold, use and disclose personal information about you to process your entry.

We collect and record personal information through our interactions with you, including by telephone, email or online. Without this information, we may not be able to process your entry.

We may exchange your personal information with other companies in the Macquarie Group as well as our service providers which are described further in our Privacy Policy. We may also disclose personal information to regulatory authorities (e.g. tax authorities in Australia and overseas) in connection with their lawful information requests or to meet our legal obligations in any relevant jurisdiction. The third parties with whom we exchange personal information may operate outside of Australia (this includes locations in the Philippines, India, and the countries specified in our Privacy Policy. Where this occurs, we take steps to ensure your personal information is protected against misuse or loss.

We and other companies in the Macquarie Group may use your personal information to contact you on an ongoing basis by telephone, electronic messages (like email), online and other means to offer you products or services that may be of interest to you, including offers of banking, financial, advisory, investment, insurance and funds management services, unless you change your marketing preferences by telephoning us as set out below or visiting www.macquarie.com.au/optout-bfs. Under the Privacy Act, you may request access to your personal information that we hold. You can contact us to make such a request or for any other reason relating to the privacy of your personal information by telephoning us on **1800 806 310** or emailing privacy@macquarie.com. Please mark communications to the attention of our Privacy Officer.

You may also request a copy of our Privacy Policy which contains further details about our handling of personal information, including how you may access or update your personal information and how we deal with your concerns. The Privacy Policy can also be found via www.macquarie.com.au.