

# Terms and Conditions

## Terms and Conditions for “Personal Touch (L67)” personal loan campaign (Promotion)

1. This Promotion is being conducted by New England Credit Union Ltd ABN 21 087 650 360, AFSL/ACL 241167 (trading as the Community Mutual Group, Hunter Mutual, Orana Mutual and New England Mutual), Suite 4, New England Technology Park, Madgwick Drive, Armidale NSW 2350, (the “**Promoter**”).
2. The Promotion term is from 9:00am 1<sup>st</sup> January, 2012 to 5:00pm 31<sup>st</sup> March 2012. An extension beyond this period is at the sole discretion of the Promoter.
3. The term “Gift” means either a 16GB Apple iPad2 **or** a Pre-Paid Card to the value of \$500.
4. To be eligible you must hold or open a membership with New England Credit Union Ltd and have had a “Personal Touch (L67)” personal loan funded over the amount of \$15,000 (new lending) during the term of the Promotion.
5. During the term of the Promotion, members are only eligible to receive “one” Gift per loan. If the loan is a joint application, only one iPad will be provided. The member has the option of *either* a 16GB Apple iPad2 **or** a Pre-Paid Card to the value of \$500. Gifts are not transferable, exchangeable or redeemable for cash.
6. The Promotion campaign will be via the following channels: TV, Radio, Newspaper, Direct Mail, Online ([www.communitymutual.com.au](http://www.communitymutual.com.au) ) and in-branch Point Of Sale Displays.
7. Normal New England Credit Union Ltd lending criteria applies to the “Personal Touch (L67)” personal loan. The Personal Touch (L67) is funded at 13.99% for a fixed term of 3 years. Early payout within 3 years may be subject to a break cost fee. Fees, Charges, Terms and Conditions apply to the “Personal Touch (L67)” personal loan.

8. Gifts will be processed and sent to eligible members at the end of each month during the Promotion term, (October, November and December, 2011). The gift will be provided on the basis of eligibility only. The Apple iPad2 gift will be delivered direct from Apple. The warranty will commence on the date of receipt by the member with all product & warranty issues being managed directly by Apple . The \$500 Pre-Paid Card will be issued directly from the Promoter and activation will be the responsibility of the member upon receipt of the card. The Promoter is not liable for loss or damage of the gift card.
9. The member will be notified of their eligibility upon funding of their "Personal Touch (L67)" personal loan. The contact details of the member will be that which is recorded in the register of members of New England Credit Union Ltd. The Promoter reserves the right to use the name, likeness, image and voice (including a photograph, film or recording) of any member eligible for a 'Gift' for the purpose of promoting and advertising the campaign, as well as the promotion of any products or services supplied or arranged by the Promoter.
10. Apple is not a participant in, or sponsor of, this promotion.
11. New England Credit Union Ltd shall not be liable for 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 Promotion. The Promoter accepts no responsibility for any tax implications that may arise from the Gift and independent advice should be sought
12. Funding of the "Personal Touch (L67)" personal loan during the term of the Promotion will be deemed as acceptance of these Terms and Conditions.