

Everyday Living Match \$50 (the "Offer")

Terms and Conditions

Effective: 13 June 2024

1. The Offer is made by Heritage and People's Choice Ltd ABN 11 087 651 125, Australian Financial Services Licence 244310 and Australian Credit Licence 244310 (**HPC**), trading as People's Choice Credit Union (**People's Choice**).
2. By participating in this Offer, you accept and agree to these terms and conditions.
3. The offer is that People's Choice will match the first deposit (the first amount credited to your new account) up to the value of \$50 (**Cashback Amount**), if you meet the eligibility criteria set out in clause 5 below and the conditions set out in clause 6 below during the Offer Period (**Offer**).
4. The Offer commences on Thursday, 13 June 2024 and closes at 5:00 pm ACDT on Thursday, 4 July 2024 (**Offer Period**).
5. To participate in this Offer, you must not have, or have had within the last 12 months, a personal membership with People's Choice.
6. During the Offer Period, to receive the Cashback Amount, the following conditions apply;
 - (a) you must open a personal membership and open an Everyday Living Account no later than 2 days after the membership opening;
 - (b) must make your first deposit within 2 (two) weeks of the account opening;
 - (c) all accountholders on the new Everyday Living Account must meet the eligibility criteria listed in clause 5
 - (d) The new Everyday Living Account will receive a maximum of one (1) Cashback Amount irrespective of the number of accountholders.
 - (e) If an account with multiple accountholders receives the Cashback Amount, all accountholders are considered to have received the payment.
 - (f) An individual will receive a maximum of one (1) Cashback Amount irrespective of the number of Everyday Living Accounts opened.
 - (g) Only new personal memberships and Everyday Living Accounts are eligible for the offer.
 - (h) Everyday Living Account must remain open at the time of payment.
7. The Cashback Amount will be paid into the eligible Everyday Living Account by Tuesday 31st July 2024.
8. The following individuals are not eligible to receive this Offer:
 - (a) a director or former director of HPC or any entity to which HPC is the successor in law, or of a subsidiary or related entity of HPC or of any entity to which HPC is the successor in law and their immediate family members (immediate family means any of the following: spouse, de-facto spouse, child or stepchild.); or
 - (b) an employee or former employee, or contractor or former contractor, of HPC or any entity to which HPC is the successor in law, or of a subsidiary or related entity of HPC or of any entity to which HPC is the successor in law and their immediate family members (immediate family means any of the following: spouse, de-facto spouse, child or stepchild).

9. All People's Choice's usual terms, conditions, fees and charges apply and are available upon application.
10. Accountholders should seek independent advice to determine their taxation obligations in respect of any Cashback Amounts received in connection with the Offer.
11. Any Cashback Amounts received under the Offer are non-transferable.
12. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees and except to the extent caused by HPC (or its officers, employees, agents or contractors), HPC (including its respective officers, employees, agents or contractors) exclude all liability (including negligence), for any personal injury or death; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Offer or accepting or using the Cashback Amount.
13. These Terms and Conditions are subject to change without notice and only for the purpose of HPC's legitimate interests. People's Choice reserves the right to vary or withdraw this Offer at any time before or during the Offer Period, by publishing notice on its website, subject to any applicable laws.