

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

Terms and Conditions

Effective: 2 December 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 HPC will credit \$50 into your account (**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 Monday, 2 December 2024 and closes at 5:00 pm ACDT on Wednesday, 30 April 2025 (**Offer Period**).
5. To participate in this Offer, you must not currently be a member of HPC.
6. During the Offer Period, to receive the Cashback Amount, the following conditions apply:
 - (a) You must become a personal member of HPC and open an Everyday Living Account no later than 2 days after the personal membership opening.
 - (b) All accountholders of the new Everyday Living Account must meet the eligibility criteria in clause 5.
 - (c) The new Everyday Living Account will receive a maximum of one (1) Cashback Amount irrespective of the number of accountholders.
 - (d) If an account with multiple accountholders receives the Cashback Amount, all accountholders are considered to have received the payment.
 - (e) An accountholder will receive a maximum of one (1) Cashback Amount irrespective of the number of Everyday Living Accounts opened.
7. The Cashback Amount will be paid into the eligible Everyday Living Account within 60 days of the opening of the account. The Everyday Living Account must remain open at the time of payment and if it is not People's Choice will not need to pay the Cashback Amount.
8. HPC is one entity and a member of HPC will receive a maximum of one (1) Cashback Amount, irrespective of whether that person has opened a People's Choice branded Everyday Living Account or a Heritage Bank branded Simply Access Account (ie a member who participates in HPC's Everyday Living Cashback \$50 Offer cannot also participate in HPC's Simply Access Cashback \$50 Offer).
9. 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).

10. All People's Choice's usual terms, conditions, and fees and charges, including those that apply to the Everyday Living Account, apply and are available upon application.
11. Accountholders should seek independent advice to determine their taxation obligations in respect of any Cashback Amounts received in connection with the Offer.
12. Any Cashback Amounts received under the Offer are non-transferable.
13. 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**).
14. 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) excludes all liability for 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.
15. These Terms and Conditions are subject to change without notice but only for the purpose of protecting 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.