

NORTHERN INLAND CREDIT UNION MEMBER SATISFACTION

& COMMUNITY ENGAGEMENT SURVEY | TERMS AND CONDITIONS

1. Entry into the promotion is deemed acceptance of these terms and conditions.
2. The promoter is Northern Inland Credit Union Limited (Northern Inland) ABN 36 087 650 422, AFSL 235022 Australian Credit Licence 235022, of registered address 481 Peel Street, Tamworth NSW 2340 (Phone 02 67 63 5111) (Promoter).

Promotion Period

3. The promotion commences at 12.01am on 5th December 2025 and closes at 12.00 noon on 19th December 2025 (Promotion Period).

Eligibility

4. Entry into the promotion is open only to Northern Inland Credit Union Members who:
 - a. are aged 18 years and over
 - b. are invited by Northern Inland, via email, SMS or via our Branch/Contact Centre, to complete the online Member Survey (Eligible Entrants)
 - c. are Members of Northern Inland Credit Union at the time of the draw or (if applicable) any redraw.
5. Directors, management, employees (and their immediate families) of the Promoter are ineligible to enter.

Entry

6. To enter, Eligible Entrants must, during the Promotion Period, complete and submit the online Northern Inland Credit Union Member Survey (accessible by clicking on the link contained in the invitation email or SMS).
7. Limit of one entry per eligible entrant.
8. The Promoter reserves the right, at any time, to verify the validity of entries (including an entrant's identity, age, place of residence and Northern Inland Credit Union membership) and to disqualify any invalid entries.
9. The Promoter is not responsible for any technical malfunction of any communications network or any late, lost, incorrectly submitted, delayed, ineligible, incomplete, corrupted or misdirected entry whether due to error, transmission interruption or otherwise. The time of entry will be deemed to be the time the entry is received by the Promoter.

Prize

10. The random prize draw will take place at 12 noon Friday 19th December 2025 at 481 Peel Street, Tamworth, NSW 2340.
11. The winner will be determined by a barrel draw from all eligible entries received by the Promoter during the Promotion Period. The result of the draw and any redraw are final and no correspondence will be entered into.
12. The winner will receive a prize of \$1000 which will be deposited to the winner's nominated Northern Inland Credit Union account. Total prize pool value is \$1000.
13. The Promoter will notify the prize winner via email or by phone (using the details provided in the winner's Northern Inland Member Survey) within two business days of the prize draw date. The winner's name will be published on the Northern Inland Credit Union website by 5.00pm, Monday 22nd December 2025.
14. The winner must collect the prize from Northern Inland at 481 Peel Street, Tamworth, NSW 2340 within four weeks of the draw unless other arrangements are made between the Promoter and the winner.
15. The winner is responsible for ensuring that his/her contact details in his/her Northern Inland Credit Union Member Survey are accurate and complete.
16. If the Prize remains unclaimed on 19th January 2026, a redraw will be conducted by the Promoter at 10am on 19th January 2026 at the same place as the original draw. The winner will be notified by email or phone within 2 business days of the redraw and their name will be published on Northern Inland website page by 5pm 19th January 2026.
17. The Promoter reserves the right to disqualify any entrant who is in breach of these terms and conditions of entry or who manipulates, seeks to manipulate or benefits from manipulating, the entry process or the promotion.
18. If any act, omission, event or circumstance occurs which is beyond the reasonable control of the Promoter and which prevents the Promoter from complying with these terms and conditions, the Promoter will not be liable for any failure to perform or delay in performing its obligations and the Promoter reserves the right (subject to any applicable law) to cancel, terminate or modify or suspend this promotion.
19. By entering this promotion, the winner consents to the use of their name and photograph by the Promoter for any promotional purposes.
20. NICU collects and uses the information provided in this survey to improve Member service. Entrants' personal information provided in connection with this promotion will be handled in accordance with Northern Inland Credit Union Privacy Statement, available at www.nicu.com.au/privacy. This Statement contains information on accessing and seeking correction of personal information and making complaints about breaches of Australian Privacy Principles and how NICU deals with the complaint.