



THE MAC GIFT CARD GIVEAWAY

Terms and Conditions

Background to Competition

1. Information on how to enter and the prize form part of these Terms and Conditions. Participation in **The Mac GIFT CARD GIVEAWAY (Competition)** is deemed acceptance of these Terms and Conditions.
2. This competition is authorised under NSW TP/05188, NTP/17310 and ACT TP26/01455.
3. If there is any inconsistency between these terms and conditions and any other documents or information that refers to this Competition, these terms and conditions shall prevail.
4. The Competition is being offered by The Mac (Macarthur Credit Union Ltd) ABN 83 087 650 244. **Promoter** means The Mac. For this competition, the Prize Supplier is a benefiting organisation.
5. This Competition is open for a limited time. The Competition commences at 12.01am AEST on 13 July 2026 and ends at 11.59pm AEST on 30 October 2026 (**Promotion Period**). Home Loan applications must be received by 11.59pm AEST 30 September 2026 to be eligible to enter.
6. Any entries received outside the Promotion Period will not be accepted.
7. All monetary amounts are expressed in Australian Dollars (AUD).
8. Subject to these terms and conditions, the Promoter will be running a competition where Eligible Entrants apply for and fund a new home loan or top-up to gain an entry in the Competition. 10 (ten) winners will be selected at random to receive the Prize described in point 23.
9. The following terms and conditions apply to the Competition.

Competition Terms and Conditions

Eligibility to enter the Competition

10. Subject to point 11, entry into the Competition is open to Australian residents residing in NSW, VIC, QLD and ACT, aged 18 years and over (**Eligible Entrants**). Eligibility requirements must be met at the time of entry and at the time of determining prize winner.
11. The Competition is NOT open to:
 - a. Businesses or companies, superannuation funds or persons acting as agent on behalf of other persons,
 - b. Directors and employees of the Promoter (The Mac)
 - c. A spouse, de facto spouse, partner, guardian, parent, child, sibling (whether natural or by marriage or adoption) of any person referred to in point 11(b).

How to enter the Competition

12. To enter the Competition, Eligible Entrants must, during the Competition Period:
 - a. Apply and be approved for a new home loan or increase to a current home loan with the Promoter. Increases to a current home loan with the Promoter must be for a minimum amount of \$150,000. There is no minimum amount for a new home loan.

- b. Settle and fund the home loan by 30 October 2026 or have a settlement date booked and confirmed by 30 October 2026.
- 13. If the Eligible Entrant does not proceed with the loan or does not meet the terms and conditions in point 12, their entry will be removed.
- 14. There is a limit of one entry per person. In the event of a joint loan, applicants are required to nominate one (1) Eligible Entrant if they meet the terms and conditions in points 10, 11, 12 and 13.
- 15. The time of entry is deemed to be the time the loan application is received by the Promoter.
- 16. The Promoter reserves the right to remove or disqualify an Eligible Entrant if the Promoter, in its absolute discretion, deems that the entry is inappropriate or considers the Eligible Entrant's continued involvement in the Competition may negatively impact on the success of the Competition and/or negatively influence the general purpose of the Competition. No correspondence will be entered into.
- 17. It is a condition of participating in the Competition that Eligible Entrants agree to be interviewed, photographed or filmed by or on behalf of the Promoter and for their entry to be used for a story or feature on this Competition and to appear in print, digital, film or social media content (or any other form of media it deems suitable) on a royalty free basis for an unlimited period without remuneration or reference to the Eligible Entrant. Any story or feature (including creative control) will remain at the discretion of the Promoter at all times.

Drawing of winner

- 18. The draw will take place at The Mac Credit Union, 1 View Street Camden NSW 2570 at 10.00am AEST on 5th November 2026.
- 19. The prize winners will be randomly selected using an computer generated randomizer.
- 20. The prize winners will be contacted via phone within 24 hours of the draw taking place.
- 21. If a Prize is unclaimed by the winner by 5pm on 1 February 2027, or the winner drawn is otherwise ineligible to be awarded the Prize because they are unable to satisfy these Terms and Conditions, the winner will forfeit the Prize. If for any reason there is no prize winner or the prize winner cannot be found then that fact will be published on the Promoters website (www.themaccu.com.au) at 9am on 3 February 2027. A second randomized electronic draw will then be held at The Mac Credit Union, 1 View Street Camden 2570 at 9.30am on 5 February 2027. The prize winner will be contacted via phone within 24 hours of the draw taking place. If the Prize remains unclaimed by the winner of the second draw, then a redraw will be repeated every three (3) months at the same venue and time until a winner claims the Prize.

Prize

- 22. The winner cannot win more than one (1) prize and a bonus prize cannot be won in this Competition.
- 23. The winners of the Competition will receive one (1) of ten (10) \$2,000 Mastercard gift cards, valued at a total prize pool of \$20,000 (being the **Prize**).
- 24. The winner is responsible for activating the gift card by the specified date on the letter included with the gift card. Gift cards will not be reissued if this is not adhered to.
- 25. The Prize is non-transferrable, non-refundable and, cannot be exchanged for cash.
- 26. The Prize will be made available to the winner within 7 days of the draw date.
- 27. If the Prize becomes unavailable for reasons beyond the Promoter's control, then the Prize may be substituted for a similar prize of equal or greater value at the Promoter's sole discretion. The



winner will not be entitled to any compensation in the event that the Prize has been substituted at equal or greater value.

28. Eligible Entrants forfeit all rights to receiving the Prize or participating in the Competition if an Eligible Entrant does not comply with any of these terms and conditions.
29. The Promoter's decisions in relation to all aspects of this Competition are final and binding on all who enter. Any disputes in relation to the conduct of the Competition or claiming a prize are to be resolved by the Promoters Internal Dispute Resolution Procedures. Information about the Promoters Internal Dispute Resolution Procedures can be found on the Promoters website: [The Mac Credit Union | The Fine Print \(themaccu.com.au\)](http://The Mac Credit Union | The Fine Print (themaccu.com.au)).