

TERMS & CONDITIONS

First Credit Union Car Insurance \$1,000 cash prize draw

Participating branches: First Credit Union Hamilton, Te Aroha, Tauranga and Health

Information on entry and other details contained within promotional advertisements for this competition form part of the Terms and Conditions.

By entering this promotion, entrants agree to be bound by the terms and conditions.

Employees, contractors, officers and agents of First Credit Union (FCU) and their respective immediate families are ineligible to enter.

FCU as "The Promoter" means First Credit Union; 111 Collingwood St, Hamilton; 156 Whitaker St, Te Aroha; 160 Devonport Rd, Tauranga, and Tauranga Hospital, Cameron Road, Tauranga.

COMPETITION DURATION

The competition commences on Friday February 17 2012, and finishes at 11.59pm Friday 23 March 2012.

No late entries will be eligible.

PRIZE DETAILS AND CONDITIONS

There is one prize of \$1,000 cash.

Every completed quote (regardless if a new policy is taken out) will receive one entry into the prize draw.

FCU is not responsible or liable for any loss suffered by any entrant in the event that a prize becomes unavailable for reasons beyond its control.

METHOD OF ENTRY

Entry is open to New Zealand residents only and limited to members who have requested a car insurance quote through FCU.

Every quote will receive an entry into the prize draw.

JUDGING

The prize winner will be randomly drawn at 111 Collingwood Street, Hamilton on Monday 26 March 2012.

The first eligible entry will be deemed the winner.

The judge's decisions will at all times be final and no correspondence will be entered into.

WINNER NOTIFICATION

The winner will be notified by telephone to advise them of their prize winnings and will need to arrange a time to come and pick up their prize from their nearest First Credit Union branch.

The winner will be notified in accordance with the details available to FCU relative to the contact details provided by the entrant as they appear in the entrants FCU account information.

It is the responsibility of the winner to collect his or her prize.

If the prize remains unclaimed beyond 31 December 2012, it will automatically be forfeited and will not be available if sought to be claimed later.

PUBLICITY

The Winners agree to be available for reasonable publicity purposes without compensation including, but not limited to, photographs and interviews. Winners acknowledge that their personal details may be published in FCU publications, newspapers and on the internet.

The winner may also be required by FCU to participate in a photo session, and acknowledges that FCU has the right to use such publicity photos in any medium (including without limitation, the internet), and in any reasonable matter it deems fit.

INDEMNITY AND DISCLAIMER

All entrants release and indemnify FCU and all of its associated companies and personnel from and against, all liability, cost, loss or expense arising out of acceptance of any prize, or participation in the competition including (but not limited to) loss of income, personal injury, damage to property and whether direct or consequential, foreseeable, due to some negligent act or omission or otherwise.

Neither FCU nor any of its associated companies or personnel will be responsible or liable to any person for any loss or damage if, for any reason, the competition is suspended, varied or terminated at any time, with or without prior warning or publicity.

Neither FCU nor any of its associated companies or personnel are liable or responsible for late, lost or misdirected entries.

Neither FCU or any of its associated companies or persons is responsible nor liable for any change in the value of a prize occurring between the publishing date and the date the prize is claimed.

The Winner takes the prize entirely at his/her own risk and indemnifies FCU in respect of any claim for any accident, injury, property damage or loss of life that may occur in connection with the prize.

PRIVACY

The Promoter collects and holds personal information provided with each entry to be used for the purposes of the Promotion and in particular to notify prize winners and to verify prize winner's identities. All personal information provided by entrants will be held by First Credit Unions' Hamilton Branch, 111 Collingwood St, Hamilton.

RESERVED RIGHTS

All entries become the property of FCU.

FCU reserves the right to use the content of the winning entry for the purpose of future promotions.

FCU reserves the right to exclude any person from this competition for any reason whatsoever.

In all matters, all decisions of FCU will be final and cannot be contested. No correspondence or discussions will be entertained.

FCU reserve the right to amend these terms and conditions at any time or cancel the competition.

If for any reason this competition is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures, or any other causes beyond the control of FCU which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this competition, FCU reserves the right in their sole discretion to disqualify any individual who tampers with the entry process.

FCU assumes no responsibility for any error, omission, interruption deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorised access to or alteration of entries.