

TERMS & CONDITIONS

First Credit Union 11.99% p.a. debt consolidation loan promotion

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.

Entry is open to those 18 years and older.

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; Tauranga Hospital, Cameron Road, Tauranga; 1318D Cameron Road, Tauranga; Bethlehem Town Centre, Bethlehem; 33 Totara Street, Mount Maunganui; Goldfields Shopping Centre, Thames; 57 Heu Heu Street, Taupo; 144 The Strand, Whakatane; Main Street, Te Kauwhata; 15 Jesmond Street, Ngaruawahia; 1214 Ranolf Street, Rotorua; 220 Rosebery Street, Tokoroa, 19-21 Broderick Road, Wellington and Fletcher Ave (The Mill), Kawerau

PROMOTION DURATION

The promotion commences on Monday 01 June 2015. The promotion finishes at 11.59 Sunday 31 July 2015. No late entries will be eligible.

PRIZE DETAILS AND CONDITIONS

11.99% p.a. interest rate

To be eligible for the special interest rate for a car loan the applicant must:

- Have loan protection cover
- No Defaults on credit check
- A reasonable amount of security
- Be employed

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 promotion 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.

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

FCU reserves the right to exclude any person from this promotion 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 promotion.