

NEW MEMBER COMPETITION

TERMS & CONDITIONS

Information on how to enter and the prize form part of these conditions of entry.

Employees, consultants, directors and the immediate families of employees, consultants and directors of Horizon Bank and businesses and companies participating in this promotion are not eligible to enter. Entrants must be adult, business, teen or junior shareholders (excluding shareholders).

This competition commences 20 May 2024 and closes 5pm 31 July 2024. The draw will occur at 11am on 2 August 2024 in Wollongong at the office of Horizon Bank – 27 Stewart Street, Wollongong NSW from all eligible entries. The winner will be drawn randomly from junior, teen, business & adult shareholders. The draw will be witnessed by an impartial person. The judge's decision will be final on all matters relating to this promotion and no correspondence will be entered into.

The prize is \$3,000 cash and will be transferred to the winner's Horizon Bank every day account. There will be one winner drawn at random. The total prize pool is \$3,000.

The winner will be notified by email or by telephone. The outcome of the draw will be posted on the Horizon Bank website and social media accounts. If a winner is a minor, the person with authority to operate on the account will be contacted regarding the win.

The promoter is Horizon Credit Union Ltd ABN 66 087 650 173 AFSL and Australian Credit Licence Number 240573 trading as Horizon Bank, 27 Stewart Street Wollongong NSW 2500 Ph: (02) 4224 7700