

# Terms and Conditions



Personal loan: \$5,000 cash prize draw 2018

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- The \$5,000 cash prize draw is a Sales Promotion Scheme administered by NZCU Baywide.
- The Sales Promotion Scheme is valid from 9am, 1 September 2018 through to 4pm, 7 December 2018 but the promotion period may be extended or shortened without notice.
- To be eligible for one entry into the prize draw, the following criteria is required:
  1. A minimum personal loan of \$2,000 must be approved and drawn down from NZCU Baywide between 9am, 1 September 2018 and 4pm, 7 December 2018  
and,
  2. The customer must quote the promotional code **'WIN'** in branch or enter it in the application form when applying online.
- Terms and conditions and normal lending criteria apply. A \$250 approval fee and other fees apply.
- The prize winner/s will be selected at random. NZCU Baywide reserves the right to vary, suspend or terminate a prize draw at any time. NZCU Baywide may change the prize draw terms and conditions at any time. NZCU Baywide will notify customers of any change to the prize draw terms and conditions.
- The prize of \$5,000 is not transferrable or exchangeable. The prize money must be deposited into a NZCU Baywide transactional account within 10 working days (maximum) of the winner being contacted.
- The prize winner/s must show valid photo identification (e.g. driver licence or passport) to claim the cash reward.
- The prize winner/s must participate in all promotional marketing with regard to the prize draw.
- If the prize winner/s is/are aged under 18 years of age, their parent/guardian will need to give permission for them to accept the prize and participate in all promotional marketing with regard to the cash prize.
- The prize winner/s will be notified by telephone or email using the contact details held by NZCU Baywide. The customer is responsible for ensuring their details are correct.
- NZCU Baywide staff, directors and immediate family are not eligible to participate in this promotion.

Talk to us **0800 229 943**  
**nzcubaywide.co.nz**