

INWARD PAYMENTS SERVICE PROMOTION TERMS AND CONDITIONS

1. The promoter is Western Union Business Solutions (Australia) Pty Limited (ABN 24 150 129 749 and AFSL 404092) of Level 12, 1 Margaret Street, Sydney NSW 2000 (the “Promoter”).
2. Information on how to enter this promotion forms part of these conditions. Entry into this promotion shall be deemed as acknowledgment and acceptance by you of these terms and conditions governing this promotion.
3. This promotion commences on 1 August 2016 and closes at 11.30pm on 31 October 2016 (“Promotional Period”).
4. To be eligible to participate in this promotion, the participant must during the Promotional Period meet all of the following criteria:
 - a. be a customer of Beyond Bank Australia t/as Community CPS Australia Ltd (ABN 15 087 651 143, AFSL 237 856) (“Financial Institution”) that received a letter from the Financial Institution containing information about this Inward Payments Service Promotion (“Letter”); and
 - b. Complete an Inward Payment in accordance with the information provided in the Letter, (here after referred to as “Eligible Participant”).
5. The first 150 Eligible Participants to complete an Inward Payment for the first time using the Inward Payment Service during the Promotional Period, will each receive a once-off \$20 credit into his/her Financial Institution’s account (“Cash Back”). For the avoidance of doubt each Eligible Participant will only be entitled to a maximum of one (1) Cash Back.
6. The Cash Back will be aggregated with the Cash Back of all other Eligible Participants that have entered into this promotion and will be credited by the Promoter to the Financial Institution’s nominated account within 2 weeks after the end of each calendar month during the Promotional Period. Upon the credit of the aggregated Cash Back amount into the Financial Institution’s nominated account, Financial Institution will be responsible for the distribution of the Cash Back to each Eligible Participant account. The Promoter accepts no responsibility for the distribution of the individual Cash Back by the Financial Institution.
7. The Promoter reserves the right to verify the validity of all information and disqualify any Eligible Participant for tampering with the entry process, or for submitting an entry that is not in accordance with these terms and conditions.

8. The Promoter's decision in relation to any aspect of this promotion is final and binding and no correspondence will be entered into. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
9. If this promotion is interfered within any way or is not capable of being conducted as anticipated, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law, to modify, suspend, terminate or cancel the promotion, as appropriate.
10. The Promoter (including its respective officers and employees) is not responsible for and excludes all liability (including negligence) to the fullest extent permitted by law, for any personal injury or any loss or damage (including loss of opportunity), whether direct, indirect, special or consequential, arising in any way out of this promotion, including, but not limited to, whether arising out of the following: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any unauthorised access or third party interference; or (c) any tax liability incurred by a Eligible Participant.
11. Any cost associated with accessing the promotional information is the Eligible Participant's responsibility and is dependent on the internet service provider used by the Eligible Participant. The Promoter makes no guarantee of the availability of any web services and will not be held responsible for interruption of service that may interfere with the ability to participate in this promotion.
12. Any information provided to the Promoter as part of this promotion will not be provided to third parties, and will be used in accordance with our privacy policy. The privacy policy is available at <https://secure.westernunion.com/docs/privacy/en-au/>.

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