

Virgin Money Saver Competition \$100 Saver option

Terms and Conditions

CONDITIONS OF ENTRY

1. Information on how to enter and prizes forms part of these conditions. Entry into this competition is deemed to be an acceptance of these conditions.
2. To become a competition Entrant, you must:
 - i) Be at least 18 years old, an Australian resident and currently reside in Australia,
 - ii) Agree to the Competition Terms and Conditions,
 - iii) Agree to open a Virgin Saver account should they be deemed a Major/Minor Winner.
 - iv) Complete all mandatory information on the designated entry form located at the Competition Webpage <http://wheresmyglow.com/> and (tell us what rainy day activity you would like to start saving for).
 - v) Illegible, incomprehensible and incomplete entries will be deemed invalid.
3. Competition commences at 3:00pm am AEST on 9/11/2012 and closes at 10:00am on 16/11/2012 (Promotional Period).

How is the winner determined?

4. The Prize Allocation will occur 21/11/2012 at 12 noon at Level 4, 7 Macquarie Place, Sydney NSW 2000.
5. As the competition is a game of skill, the best entry as judged by the Promoter and wheresmyglow.com will be deemed the Major Winner and win the Major Prize. The 25 next best entries as judged by the Promoter and wheresmyglow.com will be deemed the Minor Winners and win a Minor Prize.
6. Should Virgin Money be unable to contact a Major/Minor Winner, the Major/Minor Winner not contact Virgin Money or the Major/Minor Winner not claim the Prize within 1 week of the Prize allocation occurring, the Prize will be awarded to the next best entry as judged by the Promoter and wheresmyglow.com.
7. The Major/Minor Winners will be determined by the Promoter and wheresmyglow.com in their sole discretion. All decisions made are final and correspondence will not be entered into.

What are the Prizes?

8. The Major Prize for the promotion is one hundred dollars (\$100) credited to a Major Winner's Virgin Saver Account. The 25 Minor Winners will receive twenty five dollars (\$25) credited to the Minor Winner's Virgin Saver Account. The total prize pool is valued at seven hundred and twenty five dollars (\$725). The Prize will be allocated to a Major/Minor Winner's Virgin Saver account within 30 days of the later of Prize allocation or the Major/Minor Winner opening a Virgin Saver Account, unless the Major/Minor Winner does not claim the prize within the prescribed time period (see 6) or does not open a Virgin Saver Account within the prescribed period (see 13) in which case an alternate prize allocation will occur in accordance with item 7 and be allocated to the alternate Major/Minor Winner's account within (30) days of the later of the alternate Prize allocation or the alternate Major/Minor Winner opening a Virgin Saver Account.

How will the Major/Minor Winners be notified?

9. The major/Minor Winners will be notified via the email entered on the Competition Webpage within 2 days of Prize allocation.

Other Important Information

10. Multiple entries are not permitted.
11. Employees (and their immediate families) of the Promoter, wheresmyglow.com, agencies and



partners associated with this Promotion are ineligible to enter.

12. The Prizes are non-transferrable.

13. Should a Major/Minor Winner not open a Virgin Saver Account within 30 days of Prize Allocation, the Prize will be forfeited, and will not be entitled to any compensation.

14. During the Promotional Period, the Promoter does not guarantee that Entrants will be able to access or use the Competition Webpage, or that the Competition Webpage will be accessible by Entrants at all times during the Promotional Period.

15. Contact information collected will be handled in accordance with the Promoter's Privacy Policy available at virginmoney.com.au.

16. By entering the competition, participants consent to their name, answer, voice, information entered, images and or likeness being utilised by the Promoter and the Promoters Partners for an unlimited period without remuneration for marketing/promotional purposes.

17. The Promoter is not responsible or liable in any way for content added to the Competition Webpage by Participants. Participants must hold appropriate usage rights for all content they add to the Competition Webpage .

18. The Promoter reserves the right to moderate and remove any material from the Competition Webpage at any time without notice. The Promoter's decision to remove content is final and no correspondence will be entered into.

19. Except for any liability that cannot be excluded by law, the Promoter (including its employees, officers and agents) exclude all liability (including negligence), for any loss or damage (including loss of opportunity) or any personal injury; consequential, special direct or indirect, arising in any way out of the Promotion, including, but not limited to, where arising out of the following:

- i) any tax liability incurred by a Major/Minor Winner or entrant;
- ii) use of a Prize;
- iii) any third party interference unauthorised access or theft;
- iv) any entry or Prize claim that is, damaged, lost, altered, late or misdirected (regardless of if it had been received by the Promoter) due to any reason beyond the reasonable control of the Promoter;
- v) any equipment malfunction or technical difficulties or (regardless of if it were under the Promoter's control); or
- vi) any variation or change in prize value to that stated in these Terms and Conditions.

20. If this promotion is not capable of being conducted as reasonably anticipated or interfered with in any way due to any reason beyond the Promoter's reasonable control, the Promoter reserves the right to the fullest extent permitted by law, in its sole discretion, to

- i) cancel, terminate modify or suspend the promotion, where the Promoter deems appropriate; or
- ii) disqualify any entrant.

21. The Promoter reserves the right to vary or amend the competition terms and conditions at any time without prior notification.

22. As a condition of accepting the prize, a Major/Minor Winner must sign any legal documentation as and in the form required by the Promoter and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.

23. Promoter: Virgin Money (Australia) Pty Ltd ABN 75 103 478 897 Level 4, 7 Macquarie Place NSW 2000.

24. The Promoter promotes and distributes Virgin Saver as an Authorised Representative of Virgin Money Financial Services Pty Ltd ABN 51 113 285 395 AFSL No. 286869. Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238098 ("Citibank") is the issuer of Virgin Saver.