



Terms and Conditions for DHOAS Travel Prize

1. The promoter is Australian Defence Credit Union ABN 48 087 649 74, Level 8, 1 York Street Sydney NSW 2000.
2. To be eligible for the \$AUD 5,000 American Express travel prize, entrants must have their home loan approved by Australian Defence Credit Union between 1 July 2008 and 30 September 2008.
3. The travel prize is in the form of American Express travellers cheques to the value of \$AUD5,000 and available in any of the following currencies: AUD Australian Dollar, USD United States Dollar, EURO European Union, GBP Great Britain Pound, CAD Canadian Dollar, JPY Japanese Yen, CHF Switzerland Franc.
4. Employees and directors of Australian Defence Credit Union are ineligible to enter.
5. The competition closes at 5pm (EST) Tuesday, 30 September 2008.
6. The prize will be drawn on 10 October 2008 at the head office of Australian Defence Credit Union, Level 8, 1 York Street, Sydney at 3pm EST. A redraw for unclaimed prize will be held on the 12 January 2009. If you are confirmed as a winner you must specify by the 17 October 2008 the currency they would like for their travel prize.
7. The winner will be notified in writing by either email or mail.
8. Results will be published in The Australian newspaper on 13 October 2008 and in the Credit Union's newsletter, Communique.
9. NSW Permit No LTPS/08/06377, ACT Permit No ACT TP 08/02659. SA permits pending at time of printing.