

TERMS AND CONDITIONS –

iPhone Promotion

1. The Promoter is Australian Defence Credit Union Limited ABN 48 087 649 741, Level 8, 1 York Street, Sydney NSW 2000.
2. The Promotion Period commences on 17 November 2008 and closes at 5pm (EST), on 31 December 2008.
3. The Promotion is being conducted Australia-wide. Entry is open only to members of the Australian Defence Credit Union Limited who are Australian residents.
4. Employees of the promoter and their immediate families are ineligible to the entitlement.
5. The prize is an 8G iPhone only, recommended retail price \$800. The prize does not include a phone usage plan.
6. The prize is non-refundable and not exchangeable/refundable for cash.
7. It is a condition of entry to the iPhone Promotion that members agree to receive communication from Australian Defence Credit Union by email.
8. By entering this promotion, you acknowledge that you have read, understood and agree to these conditions.
9. Only members who accept the offer of a pre-approved Australian Defence Credit Card and transfer balances of \$2,000 or more from a credit card/store card at another financial institution as detailed in the letter of offer are eligible to enter this competition.
10. The determination of the winner will be final and entrants have no right of appeal. The draw for the prize will take place at Level 8, 1 York Street, Sydney NSW 2000 at 4.00pm on Friday 9 January 2009. The prize will be awarded within 28 days of the closing date.
11. The winner will be notified by phone and email; and the winner's details published at www.adcu.com.au on Monday 12 January 2009. If the winner does not respond to the email after three months, the prize will be redrawn at the address above and the name of the final winner published on www.adcu.com.au.
12. If for some reason beyond Australian Defence Credit Union's control, it is not possible to supply the prize as advertised, Australian Defence Credit Union will supply a substitute item of equal or greater value.
13. Australian Defence Credit Union is not responsible for any tax implications that may arise from winning the prize in the iPhone promotion.