



The world awaits Win 1 of 20 x AU\$1,000 Flight Centre gift cards*

Your next international payment could win you a holiday

Ready for a break? Your next international payment in a foreign currency equal to AU\$1,000 or more could win you the getaway you've been waiting for, thanks to American Express International Payments.

And with the world just waiting to be rediscovered, your next transaction could help get you to your dream destination.
Ends 31 October 2022.

*Terms and Conditions

1. Information on how to enter and the prize form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. The Promoter is American Express International Inc (ABN 15 000 618 208), 12 Shelley Street, Sydney NSW 2000 (Ph: 1300 132 639), AFS License No. 237996. ("Promoter").
3. Entry is only open to Australian residents aged 18 years or over and who have an account with a Participating Financial Institution (defined below) during the Promotional Period. For clarity, entrants who open a new account with a Participating Financial Institution will be eligible to enter this promotion.
4. Employees (and their immediate families) of the Promoter, Participating Financial Institutions and agencies associated with this promotion are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
5. Entries into the promotion open on 01/09/22 and close at 11:59pm AEDT on 31/10/22 ("Promotional Period").
6. A participating financial institution means any of the following institutions:
 - Teachers Mutual Bank Limited (TMBL) (including Teachers Mutual Bank, Health Professionals Bank, Firefighters Mutual Bank and UniBank);
 - Greater Bank;
 - Southern Cross Credit Union;
 - Australian Mutual Bank;
 - Bank Vic;
 - Dnister Ukrainian Credit Co-operative;
 - The Mutual Bank;
 - Gateway Bank; and
 - Bank First.(each a "Participating Financial Institution").
7. To be eligible to receive one (1) automatic entry into the draw, entrants must, during the Promotional Period, make an international payment equivalent to AU\$1,000 or more, in a single transaction, using their respective Participating Financial Institution account ("Qualifying Transaction").
8. Multiple entries are permitted, subject to the following: (a) only one (1) entry permitted per Qualifying Transaction regardless of the amount spent in excess of AU\$1,000 in that transaction; and (b) each entry must be submitted separately and in accordance with entry requirements.
9. The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
10. Incomplete or indecipherable entries will be deemed invalid.
11. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
12. The draw will take place at Anisimoff Legal, Suite 5 210 Central Coast Highway, Erina NSW 2250 on 11/11/22 at 12:00pm AEDT, in the presence of an independent scrutineer. The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn. The winner will be notified by their financial institution by email and telephone within seven (7) business days of the draw. Each individual winner's name will be published on <https://forex.americanexpress.com/fi2022prizewinners> from 18/11/22.
13. The Promoter's decision is absolute and final, and no correspondence will be entered into post the draw.
14. The first twenty (20) valid entries drawn will each win a \$1,000 Flight Centre gift voucher.
15. The Flight Centre gift vouchers are managed by, Flight Centre, ACN 003 377 188 ("Flight Centre"). The gift vouchers are issued by Flight Centre and are subject to [Flight Centre's](https://www.flightcentre.com.au/gift-card-terms-and-conditions) terms and conditions, which are located at: <https://www.flightcentre.com.au/gift-card-terms-and-conditions>.
16. Any ancillary costs associated with redeeming a gift voucher are not included. Any unused balance of a gift voucher will not be awarded as cash. Redemption of a gift voucher is subject to any terms and conditions of the issuer including those specified on the voucher itself.
17. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize at the time stipulated by the Promoter (i.e. 11/12/22), then the prize will be forfeited.
18. In the event of war, terrorism, state of emergency, pandemic or any other kind of disaster, the Promoter reserves the right to cancel, terminate, modify or suspend the promotion or suspend, substitute or modify a prize, subject to any written directions from a relevant regulatory authority.
19. If a prize is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.
20. The total prize pool value is \$20,000.
21. Prizes are not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
22. A draw for any prize, if unclaimed, may take place on 12/12/22 at the same time and place as the original draw, subject to any directions from a regulatory authority. The winner(s), if any, will be notified by their financial institution by telephone and email within seven (7) business days of the draw and their name(s) will be published on <https://forex.americanexpress.com/fi2022prizewinners> from 19/12/22.
23. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
24. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
25. Any cost associated with accessing the promotional website is the entrant's responsibility and is dependent on the Internet service provider used. The use of any automated entry software or any other mechanical or electronic means that allows an entrant to automatically enter repeatedly is prohibited and will render all entries submitted by that entrant invalid.
26. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), 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 the promotion.
27. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), 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: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or entrant; or (f) use of a prize.
28. Entrant's personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy which is located at <https://www.americanexpress.com/au/about-us/disclosures/privacy-statement/>. The Promoter's privacy policy contains information about how the entrant may access, update and seek correction of the personal information the Promoter holds about them and how the entrant may petition any potential breach by the Promoter of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with. The Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrant's personal information to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion. If an entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion. Personal information collected from entrants will not be disclosed to any entity located outside of Australia.

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