

Cessnock Branch Opening \$10K Giveaway Prize Draw Promotion Terms and Conditions

Instructions on how to enter and claim the prize form part of these terms and conditions.

1. The Cessnock Branch Opening \$10K Giveaway (Promotion) is conducted by Maitland Mutual Limited (ABN 94 087 651 983 AFSL/Australian credit licence 238139) trading as The Mutual Bank, of 6 Mitchell Drive, East Maitland 2323. Phone 1300 688 825 or email info@themutual.com.au (Promoter).
2. The Promotion will commence at 9.00am AEST on Monday, 28 September 2026 and will close at 5.00pm AEDT on Friday 20 November 2026 (Promotion Period).

Eligibility Criteria

3. To be eligible to enter the Promotion, entrants must satisfy the following criteria:
 - a. be aged 18 years and over during the Promotion Period;
 - b. be a resident of New South Wales during the Promotion Period;
 - c. not be a director, employee or an immediate family member (spouse, including a de facto partner, child, parent or sibling) or a director or employee of the Promoter or its related entities;
 - d. agree to the terms and conditions of this Promotion; and
 - e. satisfy the Entry Procedure set out in Clause 4.
4. To enter the Promotion, eligible entrants must, during the Promotion Period, open one or more new eligible accounts at the Cessnock Branch of The Mutual Bank (Entry Procedure).

For the purposes of this Promotion, an (Eligible Account) is limited to the following account types:

- Everyday Account
- Retirement Account
- Internet Saver
- Cash Management
- Christmas Club
- Term Deposit
- Mutual Visa Credit Card
- Secured Personal Loan
- Unsecured Personal Loan
- Budget Home Loan
- Package Home Loan
- Standard Home Loan
- Express Credit Facility

One entry will be awarded for each Eligible Account opened in accordance with this Clause. A joint account will receive one entry only, regardless of the number of account holders. No more than five (5) entries will be awarded to any person, whether through sole or joint account holdings, during the Promotion Period.

To remain eligible:

- the Eligible Account must remain open at the time of the prize draw;
- deposit accounts must have a minimum balance of \$1.00 at the time of the prize draw;
- Term Deposits must be established at the time of the prize draw; and
- loans and credit Facilities must approved and established (or, where applicable, settled) at the time of the prize draw.

Accounts not expressly listed as an Eligible Account, accounts opened before the Promotion Period, accounts opened outside the Cessnock Branch, applications that have not been approved and established, and accounts or facilities that are closed before the prize draw are not eligible for entry.

5. The Promoter reserves the right, at any time, to verify the validity of entries and the eligibility of entrants in accordance with these Terms and Conditions. The Promoter may, in its sole discretion, disqualify any entrant who does not meet the

Eligibility Criteria, or tampers with the entry process, engages in conduct that may jeopardise the fair and proper conduct of the Promotion or cannot provide satisfactory evidence of eligibility when requested by the Promoter.

Prize Draw and Prize Conditions

6. Total individual prize value is \$10,000 and comprises one (1) prize of \$10,000 issued by The Mutual Bank (ABN: 94 087 651 983) (Prize). The Prize will be deposited into the Eligible Account linked to the winning entry.
7. The Promotion is a game of chance, and each entry has an equal chance of winning. The winner will be determined by a random draw of all entrants that satisfy the Eligibility Criteria and Entry Procedure (Prize Winner). Any tax implications arising from acceptance of the Prize are the responsibility of the Prize Winner.
8. The prize draw will take place at 10:00AM AEDT on Thursday 26 November 2026, at The Mutual Bank Head Office 6 Mitchell Drive, East Maitland NSW 2323.
9. The Prize Winner will be notified by phone by 5:00PM AEDT on Thursday 3 December 2026. The Prize Winner may be required to provide acceptable identification documents showing date of birth and address to confirm their eligibility to claim the Prize.
10. The Prize Winner must claim the Prize by 5.00pm AEDT on Thursday 10 December 2026. If the Prize Winner does not claim the Prize by that time, the Prize will be deemed unclaimed, and the Promoter may conduct a redraw in accordance with these Terms and Conditions.
11. If the Prize remains unclaimed by the date specified in Clause 10, a redraw will be conducted by random draw of all entrants who satisfy the Eligibility Criteria and Entry Procedure at 10:00AM AEDT Thursday 17 December 2026 at the address provided in Clause 1. The Prize Winner will be notified by phone within seven (7) days of the redraw and will be required to claim their Prize by 5:00PM AEDT Thursday 24 December 2026. If the Prize Winner does not claim the Prize by the specified deadline, the Promoter may deal with the Prize in accordance with applicable laws and regulatory requirements.
12. The Prize Winner's surname, initial of first name, and postcode may be published on the Promoter's website and social media channels for the purpose of announcing the outcome of the Promotion.
13. The Promoter may request the Prize Winner's consent to participate in promotional and marketing activities relating to the Promotion, including the publication of the Prize Winner's name, suburb, photograph, image and statements on the Promoters website, social media channels and other promotional materials. Participation in such activities is voluntary and no additional compensation will be provided.

General Conditions

14. The Prize is non-transferable and cannot be taken in any other form.
15. To the extent permissible by law, the Promoter and the Promoter's related entities, its respective directors, officers, employees and agents exclude all liability from any causes of action, loss, liability, damage, personal injury, expense (including any claim for legal expenses), cost or charge sustained or in any way incurred by you (including any indirect or consequential loss) in connection with your participation in the Promotion.
16. The Promoter will not be responsible or liable for any loss, cost or damage arising out of any act, omission, failure or delay by the Promoter, which is due to an act of god, riots, acts of terrorism, storms, fire, any labour or industrial dispute, any strike, and other acts which are not reasonably within the control of the Promoter.
17. The Promoter will not be responsible for any delayed, lost or misdirected mail or any other communication.
18. The Promoter collects, uses and discloses personal information in order to conduct and administer the Promotion, assess eligibility, conduct the prize draw, contact the Prize Winner, award the Prize and otherwise conduct the Promotion. Personal Information will be handled in accordance with its Privacy Policy, available at www.themutual.com.au or from any branch of the Promoter. By entering the Promotion, entrants acknowledge that their personal information will be collected, used and disclosed for these purposes.
19. Privacy enquiries may be made by visiting any branch of the Promoter, calling 1300 688 825, emailing info@themutual.com.au or writing to Privacy Officer, The Mutual Bank, PO Box 2487, Green Hills NSW 2323.
20. The Promoter, in its sole discretion, reserves the right to cancel, suspend, terminate, or modify the Promotion if fraud, technical failures or any other factor beyond the Promoter's reasonable control adversely affects the Promoter's ability to

conduct the Promotion as described in these terms and conditions, subject to any directions of NSW Fair Trading and applicable law.