

Mighty Mutual \$20 Bonus September-December 2026 Cessnock Branch Promotion Terms and Conditions

1. The Mighty Mutual \$20 Bonus September-December 2026 (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 AEDT on Monday, 28 September 2026 and will close at 5.00pm AEDT on Thursday 31 December 2026 (Promotion Period).

Eligibility Criteria

3. To be eligible to enter the Promotion, entrants must satisfy the following criteria:
 - a. be under eighteen (18) years of age. Note, if under twelve (12) years of age, the account must be opened in the child's name with parent/guardian as an Authority to Operate on the account;
 - b. be an Australian resident during the Promotion Period;
 - c. not be an immediate family member (spouse, including de facto partner, child, parent or sibling) of a director or employee of the Promoter or its related entities;
 - d. not hold an existing Mighty Mutual account with The Mutual Bank; and
 - e. agree to the terms and conditions of this Promotion.
4. To enter the Promotion, eligible customers must open a Mighty Mutual account at the Cessnock Branch during the Promotion Period (Entry Procedure).
5. The Promoter reserves the right, at any time, to verify the eligibility of participants in accordance with these Terms and Conditions. The Promoter may, in its sole discretion, refuse or withdraw a promotional benefit from any participant who does not meet the Eligibility Criteria, provides false, misleading or incomplete information, 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.

Promotional Benefits

6. Eligible customers who open a new Mighty Mutual account at the Cessnock Branch during the Promotion Period will receive a \$20 credit deposited into their eligible Mighty Mutual account.
7. Before the \$20 can be deposited, the recipient and their parent or guardian (where applicable) must satisfy The Mutual Bank's standard membership and account opening requirements. The Mutual Bank may require acceptable identification, proof of age, parent or guardian details and any other information required to verify eligibility and establish the account.

General Conditions

8. 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.
9. 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.

10. The Promoter will not be responsible for any delayed, lost or misdirected mail or any other communication.
11. The Promoter collects, uses and discloses personal information in order to conduct and administer the Promotion, assess eligibility, provide promotional benefits and otherwise conduct the Promotion. Personal information will be handled in accordance with its Privacy Policy, available at themutual.com.au or obtained from a branch of the Promoter. By participating in this Promotion, participants acknowledge that their personal information will be collected, used and disclosed for these purposes.
12. Privacy enquiries can 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.
1. 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 affect the Promoter's ability to conduct the Promotion as described in these terms and conditions, subject to applicable law.