

# Home Loan Health Check or Enquiry September-December 2025 Prize Draw Promotion Terms and Conditions

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

1. The Home Loan Health Check or Enquiry September-December 2025 Prize draw (**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](mailto:info@themutual.com.au) (**Promoter**).
2. The Promotion will commence at 9.00am AEDT on Wednesday, 10 September 2025 and will close at 9.00am AEDT on Tuesday 2 December 2025 (**Promotion Period**).
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. have a current home loan with any financial institution or be in the market for a home loan;
  - d. not be a director, employee or an immediate family member (spouse, child, parent or sibling) of a director or employee, of the Promoter, or its related entities; and
  - e. agree to the terms and conditions of this Promotion.**(Eligibility Criteria)**
4. To enter the Promotion, eligible entrants must complete and submit the entry form found through the QR Code (URL: <https://www.themutual.com.au/forms/enquire-about-a-home-loan/>) at The Mutual Bank marquee at community events during the Promotion Period (**Entry Procedure**). Each entry is made on behalf of all home loan account holders and loans. Multiple entries are not permitted.
5. Total individual prize value is \$50 and comprises one (1) \$50 Everyday Account issued by The Mutual Bank (ABN: 94 087 651 983) (**Prize**). In order to accept a prize consisting of The Mutual Bank's Everyday Account, the winner will need to accept the bank's usual account terms and conditions and satisfy the bank's usual account opening requirements.
  - a. If the individual is already in possession of an Everyday Account issued by The Mutual Bank (ABN: 94 087 651 983) the total funds of \$50 will be transferred into their account.
  - b. If the individual is not currently a Member, they must complete our usual Membership process either online or in branch, to receive the prize.
6. The Promotion is a game of chance and each entry has an equal chance of winning. The winner will be determined by random draw of all entrants that satisfy the Eligibility Criteria and Entry Procedure (**Prize Winner**).
7. The prize draw will take place at 10.00am AEDT on Wednesday 10 December 2025 at the address provided in Clause 1.
8. The Prize Winner will be notified by phone or email by 12.00pm AEDT on Wednesday 10 December 2025 and must respond by 5.00pm AEDT on Friday 12 December 2025. 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.
9. If the prize remains unclaimed by the date specified in Clause 9, a re-draw will be conducted by random draw of all entrants who satisfy the Eligibility Criteria and Entry Procedure at 10.00am AEST on Monday 15 December 2025 at the address provided in Clause 1. The Prize Winner will be required to claim their prize by 05.00pm AEST Friday 5 September 2025.
10. The Prize is non-transferable and not redeemable for cash and cannot be taken in any other form.

11. 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.
12. 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.
13. The Promoter will not be responsible for any delayed, lost or misdirected mail or any other communication.
14. The Promoter may contact the Prize Winner to obtain permission to use their name and image for any promotional activities related to the Promotion.
15. The Promoter will use and handle personal information as set out in its Privacy Policy, which can be viewed at [themutual.com.au](https://themutual.com.au) or obtained from a branch of the Promoter. The Privacy Policy set outs how personal information may be accessed, updated or corrected and how to make a privacy complaint.
16. Entrants may contact the Promoter's Privacy Officer by visiting any branch of the Promoter, calling 1300 688 825, emailing [info@themutual.com.au](mailto:info@themutual.com.au) or writing to Privacy Officer, The Mutual Bank, PO Box 2487, Green Hills NSW 2323.
17. 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.