

Mighty Mutual \$20 Voucher Terms and Conditions

1. The Mighty Mutual \$20 Voucher Promotion (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 commences on the date a Mighty Mutual \$20 Voucher is issued and expires on the redemption date specified on the voucher (Promotion Period).

Eligibility Criteria

3. To be eligible to participate in the Promotion, participants must satisfy the following criteria:
 - a. be under eighteen (18) years of age;
 - 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. hold a valid Mighty Mutual \$20 Voucher issued by the Promoter or on behalf of the Promoter;
 - e. present the voucher for redemption before the expiry date shown on the voucher; and
 - f. agree to the terms and conditions of this Promotion.
4. To redeem the Promotion, eligible participants must hold, or establish, a Mighty Mutual account with the Mutual Bank.
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 participants who satisfy the Eligibility Criteria and redeem a valid Mighty Mutual \$20 Voucher will receive a \$20 credit deposited into their Mighty Mutual account.
7. Before the \$20 credit can be deposited, the recipient and their parent or guardian (where applicable) must satisfy The Mutual Bank's standard membership, identification and account opening requirements. Where the participant is under twelve (12) years of age, any Mighty Mutual account must be opened or held in the child's name with a parent or guardian recorded as an Authority to Operate on the account. The Mutual Bank may require acceptable identification, proof of age, parent or guardian details and any other information reasonably required to verify eligibility and establish the account.
8. A Mighty Mutual \$20 Voucher may only be redeemed once.
9. The \$20 credit is not transferable, exchangeable or redeemable for cash.

General Conditions

10. 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.
11. 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.
12. The Promoter will not be responsible for any delayed, lost or misdirected mail or any other communication.
13. 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.
14. 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.
15. 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.