

Terms and Conditions

Win 5 days at Pepper Beach Club, Port Douglas Competition

1. The promoter is Sutherland Credit Union Ltd (SCU) (ABN 89 087 650 708) of Level 2, 670 Princes Highway, Sutherland NSW 2232 at telephone number 1300 784 388.
2. Information on how to enter the Competition and information on the prize form part of these Terms and Conditions.
3. The **Win 5 days at Pepper Beach Club, Port Douglas Competition** commences at 12:01am (EST) on 1 March, 2010 and will close at midnight (EST) on 14 May, 2010. The prize will be drawn on Wednesday 19 May, 2010 at 1pm. The prize must be taken prior to October 15th, 2010 and is not redeemable for cash.
4. Entry is open to a natural person, being a resident of New South Wales, who is a Member of Sutherland Credit Union Ltd. Employees and their immediate families of Sutherland Credit Union, its associated companies and agencies are excluded from participating in the Competition.
5. The competition will have one winner.
6. The name of the winners will appear on www.sutherlandcu.com.au
7. The winning member will be contacted individually to receive their prize.
8. To the extent permissible by law, Competition entrants and winners release the Promoter, SCU and its agents from any causes of action, loss, liability, damage, expense (including any claim for legal expenses), cost or charged sustained or in any way incurred, by such entrants or winners as a result of:
 - a) Any loss or damage to physical property of that entrant;
 - b) Any injury to, or death of that entrant or any other person, arising out of, related to or in any way connected with the Competition.
 - c) Any 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; or
 - d) Any failure by computer hardware or software to function correctly in relation to all calculations and functions in the drawing (if any) of winners.
9. The Judge's decision in all matters relating to this competition is final. The judge is Shawn Griffiths, Head of Sales and Operations, Sutherland Credit Union Ltd. Authorised under NSW Permit **LTPS/10/00689**.