

## **Mercer Email Harvest Promotion**

Terms and conditions

Provided by Mercer: July 2016 ("we", "us")
Permit length: August 2016 to October 2016

## **Terms and Conditions for NSW Permit**

## **HOW TO ENTER**

You will be entered in the draw if between 1 August 2016 and 31 October 2016:

- You provide a valid personal email address or update an existing email address on your account; and
- You are a current member of the Mercer Super Trust at the time of the prize draw.

There will be a single prize draw as part of this competition. You will only be entered once (even if you provide multiple email addresses).

## **TERMS AND CONDITIONS**

- 1. This competition is governed by these Terms and Conditions.
- 2. You can only enter if you are an Australian resident. But you cannot enter if you are a Mercer Person that is, a director, contractor or employee of Mercer or of any related body corporate of Mercer. You also cannot enter if you are an immediate family member of a Mercer Person. The term 'related body corporate' has the meaning given by sections 9 and 50 of the *Corporations Act* 2001.
- 3. You must be at least 18 to be entered in this competition.
- 4. We have the right at any time to check that your entry is valid. This could include by checking your identity, age and place of residence. We can disqualify you if we find your information is not correct. By choosing not to enforce any of our rights at a particular time, we do not waive our right to enforce those rights at a later time.
- 5. If there is a dispute about the identity of person entered in this competition, the person entered will be deemed to be the person in whose name the superannuation account name is held.
- 6. The competition starts at 9am AEST on 1 August 2016 and ends at midnight ADST on 31 October 2016. The prize draw will take place at MDSA 15 Grosvenor Street, Neutral Bay NSW 2089 on 2 November 2016 as a one-off prize draw at 3pm ADST.
- 7. If you are a winner we will notify you in writing using the contact details we have for your superannuation account and your name will be published the following day on the Mercer Super website <a href="www.mercersuper.com.au">www.mercersuper.com.au</a> from 3 November 2016 for a minimum of 28 days.
- 8. Our decision is final and cannot be challenged.

- 9. There will be one prize draw and 3 winners. The first three valid entries drawn for the prize pool will win a Visa Gift Card valued at \$1,000. Maximum value of total prize pool is \$3,000. The winners will not be able to transfer, redeem for cash or exchange the prize.
- 10. If for any reason any winner does not claim their prize within three months, then they forfeit that prize. If that happens, we will redraw that prize at the same time and place as the original draw on 17 February 2017. We will notify the new winner in writing and publish their name on the Mercer Super website <a href="www.mercersuper.com.au">www.mercersuper.com.au</a> from 21 February 2016 for a minimum of 28 days.
- 11. If this competition is interfered with in any way or is not capable of being conducted as reasonably anticipated for any reason beyond our reasonable control we may, subject to approval by the relevant state and territory authorities:
  - 1. disqualify any entrant; or
  - 2. modify, suspend, terminate or cancel the competition.
- 12. You are responsible for your costs to access the Mercer Super website www.mercersuper.com.au.
- 13. Except for any liability that cannot be excluded by law, we (and our directors, employees and agents) are not liable for any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the competition. This includes, but is not limited to, loss or damage arising out of:
  - any technical difficulties or equipment malfunction (whether or not that was under our control);
  - 2. any theft, unauthorised access or third party interference;
  - 3. any entry or prize claim that is late, lost, altered, damaged or misdirected for any reason beyond our reasonable control;
  - 4. any variation in prize value to that stated in these Terms and Conditions;
  - 5. any tax liability of any winner; and
  - 6. use of the prize.
- 14. We comply with the Australian Privacy Principles. Our <u>Privacy Policy</u> tells you how we collect and use your personal information
- 15. This competition is run by Mercer Outsourcing (Australia) Pty Ltd. Address: Collins Square, 727 Collins Street, Melbourne VIC 3008. Tel: 03 9623 5555
- 16. Authorised under NSW Permit No. LTPS/16/05288.

These Terms and Conditions have been prepared by Mercer Outsourcing (Australia) Pty Ltd ABN 83 068 908 912, Australian Financial Services Licence #411980. Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence #235906, is the Trustee of the Mercer Super Trust, ABN 19 905 422 981. Any advice contained in this document is of a general nature only, and does not take into account the personal needs and circumstances of any particular individual. Prior to acting on any information contained in this document, you need to take into account your own financial circumstances, consider the Product Disclosure Statement for any product you are considering, and seek professional advice from a licensed, or appropriately authorised, financial adviser if you are unsure of what action to take. 'MERCER' is a registered trademark of Mercer (Australia) Pty Ltd ABN 32 005 315 917. Copyright 2015 Mercer LLC. All rights reserved.