

**TERMS AND CONDITIONS**  
**ANZ/Harvey World Travel Redeem to Win Promotion**

1. Information on how to enter and prize details form part of these terms and conditions. If there is any conflict between these terms and conditions and any other published material, these terms and conditions are to prevail. Entry into the competition constitutes acceptance of these terms and conditions.
2. Entry is open to Australian residents over the age of 18 who are the primary cardholder of an ANZ Rewards Visa account or a Nominated Cardholder to receive rewards on an ANZ Business One Visa account ("eligible entrants"). Cardholders will not be eligible to enter the competition if their account is more than 30 days in arrears. Employees of the Promoter (and their immediate families) and its agencies associated with this promotion, including Harvey World Travel Group Pty Limited ACN 073 203 291 (and their immediate families), its franchisees and their immediate families ("Agents"), are not eligible to enter.
3. The promotion commences at 9am (AEST) 1 October 2008 and closes at 5pm (AEST) 1 December 2008 ("Promotional Period"). No entries will be accepted after expiry of the Promotional Period.
4. Entry to the draw is automatic once an eligible entrant redeems their ANZ Reward Points for a \$50, \$100 or \$250 Harvey World Travel Gift Card, as displayed in the ANZ October 08 'Select' and ANZ Business One Visa Rewards catalogues, during the Promotional Period.

There is a limit of one entry per person, irrespective of the number of redemptions made during the Promotional Period. Any cancelled or returned qualifying redemption will not be included.

5. The draw will take place at 12 noon 12 December 2008 at 15 Grosvenor Street, Neutral Bay NSW 2089. The winner will be notified in writing immediately, and will have their name published in The Australian newspaper on 16 December, 2008.
6. Subject to these rules, there will be one draw and one prize-winner. The first eligible entry drawn from all entries received will receive 2 nights' accommodation for 2 people in a double/twin share Hotel Room or Bedroom Apartment at any Mantra property in Australia. The total prize is valued up to \$500 (including GST).
7. The judges' decision is final and no correspondence will be entered into. The prize is not redeemable for cash and is non transferable.
8. The accommodation prize is subject to availability and bookings must be arranged directly with Mantra. The prize cannot be taken during school holidays / public holidays or special events. The prize is valid for 6 months from the date of the draw (or redraw as applicable). In the event a winner does not take the prize by the time stipulated, the prize will be forfeited by the winner and cash will not be awarded in lieu of the prize. The prize winner is responsible for all travel expenses and other costs in connection with their

travel to and from the relevant Mantra property. Spending money, incidental costs relating to accommodation, including but not limited to room service, telephone, in room video, mini bar and meals are not included and are the responsibility of the winner.

9. The Promoter and the Agents accept no responsibility for late, delayed lost or misdirected entries or any other communication. Further, to the fullest extent permitted by law, the Promoter excludes liability for any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, or providers, computer equipment, software, technical problems or traffic congestion on the Internet or any web site, or any unauthorised intervention, or any combination thereof, including any non-delivery or corruption of entries to the Promoter, injury or damage to participants' or any other person's computer related to or resulting from participation in or downloading any materials in this competition.
10. Tax implications may arise from the prize winnings. Independent advice should be sought.
11. The Promoter reserves the right to redraw in the event of a prize winner being unable to satisfy these terms and conditions or forfeiting or not claiming a prize. For any prize that remains unclaimed or is forfeited through ineligibility or otherwise, the Promoter will conduct a further draw at the same time of the day and place as the original draw on 27 March 2009 subject to permission from the Department of Gaming and Racing (NSW) and any directions given under Reg 37 of the Lottery and Gaming Regulations 1993 (SA). The winner will be notified in writing immediately, and their name will be published in The Australian newspaper on 3 April 2009.
12. Entry details will be used solely for the purposes of this competition and will then be destroyed by the Promoter.
13. The Promoter and the Agents are not liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or a consequential loss) in connection, directly or indirectly with this promotion, or for personal injury, death, loss of or damage to property suffered or sustained as a result of taking any prize, except for any liability that cannot be excluded by law.
14. The Promoter reserves the right (subject to any applicable law) to vary the rules of any competition or any prize offered or cancel any competition if it is no longer able to run the competition due to reasons beyond its control. The Promoter and the Agents are not liable for any loss or damage to any party arising from any variation or cancellation.
15. The Promoter is Australia and New Zealand Banking Group Limited ('ANZ') ABN 11 005 357 522, 100 Queen Street, Melbourne, 3000.
16. Authorised under NSW Permit No. LTPS/08/08749 & ACT Permit No. TP08/03612.