

**TERMS AND CONDITIONS**  
**ANZ / Optus 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 are 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 Pinpoint Pty Ltd ACN 002 693 656, 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").
4. Entry to the draw is automatic once an eligible entrant redeems their ANZ Reward Points for an Optus Credit Re-charge Gift Card of any denomination (as displayed in the ANZ October 2008 Select catalogue), 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 eligible to be included.

5. The draw will take place at 2 PM 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. There will be one draw and one prize-winner. The first eligible entry drawn from all entries received will receive the following:
  - Nokia N96 GSM Mobile phone valued at \$799 (including GST)
  - \$250 Optus Pre-Paid Recharge Card.  
*\$250 Optus Pre-Paid Recharge card expires 30 days from activation.*

Total Prize pool is valued at \$1,049

7. The judges' decision is final and no correspondence will be entered into. The prize is not exchangeable, transferable or redeemable for cash.
8. Tax implications may arise from the prize winnings. Independent advice should be sought.

9. The Promoter reserves the right to redraw in the event of a prizewinner 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 and place as the original draw on **27 March 2009** subject to permission from the Department of Gaming and Racing . The winner will be notified in writing immediately, and their name will be published in The Australian newspaper on 3 April 2009.
10. Entry details will be used solely for the purposes of this competition and will then be destroyed by ANZ.
11. ANZ is not liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or a consequential loss), or for personal injury suffered or sustained as a result of taking any prize, except for any liability that cannot be excluded by law.
12. ANZ reserves the right (subject to any applicable law) to vary the rules of any competition or any prizes offered or cancel any competition if it is no longer able to run the competition due to reasons beyond its control. ANZ will not be liable for any loss or damage to any party arising from any variation or cancellation.
13. The Promoter is Australia and New Zealand Banking Group Limited ('ANZ')  
ABN 11 005 357 522, 100 Queen Street, Melbourne, 3000.
14. Authorised under NSW Permit Numbers LTPS/08/08782, ACT Permit No. TP08/03618, SA Licence No. T08/3748