

Reverse Equity Mortgage Survey Prize Draw Terms and Conditions

1. Southland Building Society is a registered bank and operates under the brand “SBS Bank”.
2. The Promoter of the Prize Draw is SBS Bank.
3. SBS Bank is offering the chance to win one of three (3) \$100 Prezzy® Card Vouchers (the “Prize”).
4. Each Prize is for a winning entrant (the “Winner”) to:
 - a. Prezzy® Card loaded with \$100.
5. The survey will run from 10am on Friday 30 August 2019 to 5pm on Friday 6 September 2019.
6. To be eligible for this draw:
 - a. entrants need to be New Zealand residents
 - b. must own their own home (including via Trust or Company)
 - c. entrants must fully complete the Reverse Equity Mortgage Survey before 5pm on Friday 6 September 2019.
7. SBS Bank reserves the right to determine, in its sole discretion, whether a prize winner has met the qualifying criteria outlined in paragraph 6 above.
8. There are three prizes to be won as part of this prize draw.
9. Only one entry in the prize draw per entrant is allowed.
10. The prize winners will be drawn on Friday 20th September by Ace Insights.
11. The prize winners will be contacted on the number provided in the survey. If the winner is not contactable after three reasonable attempts to phone the winner have been made within 24 hours of the draw, Ace Insights will draw another valid entry as the winner.
12. Where a winner is drawn:
 - a. The winner must confirm delivery address (which must be in NZ) for the Prize within 5 days of being notified or will otherwise forfeit the Prize and Ace Insights will draw a new winner from the remaining entries;
 - b. is unable to produce evidence of their qualifying criteria; or
 - c. is ineligible to enter the prize draw by virtue of clause 6.
13. SBS Bank may, in its sole discretion, declare the entrant to be ineligible the prize and may redraw that prize as soon as practicable.
14. The Prize is not transferable or exchangeable and cannot be taken for cash. SBS Bank and Ace Insights take no responsibility or liability for late or misdirected entries and the Prize.
15. SBS Bank and Ace Insights shall not be held liable for any loss or damage whatsoever which is suffered (including but not limited to direct or consequential loss) or for any personal injury suffered or sustained in connection with the receipt of, or use of the prize, except for any liability which cannot be excluded by law.
16. All decisions of SBS Bank in relation to this competition are final and no correspondence will be entered into.
17. SBS Bank reserves the right to vary these terms and conditions at any time.
18. For the avoidance of doubt, the Promotion is not administered by Ace Insights and Ace Insights is not the promoter.