

## TERMS AND CONDITIONS OF ENTRY

Name of Promotion	<b>Farm Bike Campaign 2014</b>
Promoter	<b>Rural Bank Limited</b> ABN 74 083 938 416 AFSL 238042 Level 6, 80 Grenfell Street Adelaide SA 5000
Entry restrictions	Management, Board members and employees of the Promoter or the Promotion Partner or their related bodies are ineligible to enter. Entrants must be 16 years of age or over.
Promotion Period	The promotion begins at 6.00am CST on 31 March 2014 and closes at 5.00pm CST on 28 April 2014.
Method of Entry	Entry into the Promotion will be online via this website. Entries must be received by the Promoter during the Promotion Period. This is a game of chance.
How to Enter	<p>Entries may be lodged in 2 ways:</p> <ol style="list-style-type: none"> <li>1. <u>Via the Rural Bank website <a href="http://www.ruralbank.com.au/supercycle">www.ruralbank.com.au/supercycle</a></u> Complete the online form and upload your image to the Rural Bank site.</li> <li>2. <u>Via Instagram™</u> Send your photo with Instagram™ using the hashtag #farmbikepic and tagging @ruralbankau</li> </ol> <p>To add a photo to Instagram™ for the 'Farm-Bike' photo competition, just follow these easy steps:</p> <ul style="list-style-type: none"> <li>• Download the Instagram™ App for iPhone or Android.</li> <li>• Take your creative photo connecting bicycles and farming.</li> <li>• Upload it to you Instagram™ account with the hashtag <b>#farmbikepic</b> and tag <b>@ruralbankau</b> in the caption/description field.</li> </ul> <p>Be sure to make your profile public so we can see you entries.</p> <p>It's that simple.</p> <p>Things to note:</p> <ul style="list-style-type: none"> <li>• You must have an Instagram™ account with the privacy settings set to public for valid entry.</li> <li>• All entries via Instagram™ will be monitored and approved before being posted on the Rural Bank website.</li> <li>• By submitting your entry in to the promotion using Instagram you agree to the competition terms and conditions.</li> </ul>
Maximum Number of Entries	There is no limit on the number of entries.
Eligible Entry	An entry that complies with the Terms and Conditions of Entry will be an Eligible Entry.

Prize Details	<p>1 prize of an Apple iPad 2 16GB Wi-Fi + 3G will be awarded.</p> <p>The prize cannot be exchanged for cash.</p> <p>The Promoter makes no warranties or representations about the fitness for purpose or suitability of the prize and will not accept responsibility for the failure of fitness for purpose or suitability of the prize.</p>
Total Prize Pool	\$549 inc GST
Date, Place and Method of Draw	<p>Judging will be conducted at 10.30am CST on Tuesday, 6 May 2014 at the Head Office of the Promoter, Level 6, 80 Grenfell Street, Adelaide SA 5000.</p> <p>Winning entries will be determined by a judging panel from the pool of Eligible Entries.</p>
Conditions	<p>Entrants must abide by all Terms and Conditions of Entry.</p> <p>To enter the Promotion, entrants must follow the Method of Entry during the Promotion Period.</p> <p>The Promoter's decision regarding prize winners is final and no correspondence shall be entered into.</p> <p>The Promoter reserves the right to refuse any entrant the right to claim a prize if entry into the Promotion was obtained without following the Method of Entry or if any person tampers with or benefits from any tampering with the entry process.</p> <p>The Promoter accepts no responsibility for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected entries whether due to error, omission, alteration, tampering, deletion, theft, destruction, transmission interruption, communications failure or otherwise.</p> <p>The Promoter may in its absolute discretion prohibit an entrant's participation in the Promotion, cancel a prize or cease to provide any benefit of a prize to a winner if the entrant, in the opinion of the Promoter, behaves in a manner which is contrary to law, may diminish the good name or reputation of the Promoter or Promotion Partner or any of its related bodies or is otherwise inappropriate.</p> <p>You will retain all rights to any photograph you submit;- including ownership if applicable - other than those rights licensed in the next sentence. By submitting your photo via the website or on Instagram, you hereby grant Rural Bank nonexclusive, worldwide, irrevocable, royalty-free license to reproduce, distribute, publicly display and publicly perform the photographs you submit to Rural Bank and the right to use your name, state in promotions and other publications.</p> <p>The Promoter, Promotion Partner and its associated bodies will not be liable for any loss (including loss of profits), expense, damage, personal injury or death which is suffered or sustained in connection with this Promotion or the use of the Prize, except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).</p> <p>If due to any reason whatsoever the Promoter becomes aware after an entrant has won a prize that the entrant has not complied with these terms, that entrant will have no entitlement to the prize, even if the Promoter has announced them as a winner.</p> <p>If for any reason, any aspect of this Promotion is not capable of running as planned including by reason of technical failure, fraud, tampering, or any cause beyond the control of the Promoter, the Promoter may amend, cancel, terminate, or suspend the competition, subject to the approval of all relevant State and Territory Lottery Departments. If the Promotion is required to be amended, cancelled, terminated or suspended, the Promoter will advertise this information on the Promoter's website.</p>

Notification of Winners	<p>The winner will be notified in writing.</p> <p>The name (first initial and surname) and town of the winner will be published on the Rural Bank website <a href="http://www.ruralbank.com.au">www.ruralbank.com.au</a> once the winner has been contacted.</p>
Prize Delivery	<p>The prize will be posted to the winner following contact with the prize winner to confirm postal address details.</p> <p>The Promoter will not be liable for any delay in transit of prizes.</p>
Prize Claim Date and Time	Prize must be claimed by 30 May 2014.
Unclaimed Prizes	<p>Reasonable attempts will be made to contact the prize winner in accordance with the Notification of Winners section, however if the Promoter is unable to contact a prize winner by 30 May 2014, the winner will be taken to have forfeited any right to the prize.</p> <p>If a prize is forfeited, a rejudging will occur at 10.30am CST on Tuesday, 3 June 2014 at the Head Office of the Promoter, Level 6, 80 Grenfell Street, Adelaide SA 5000. In the event of a redraw occurring, the winner will be notified in writing and advertised in accordance with the Notification of Winners section on 6 June 2014.</p>
Availability of Terms and Conditions of Entry	<p>These Terms and Conditions of Entry will be provided by the Promoter to the customer on request.</p> <p>The Terms and Conditions of Entry will also be available on the Promoter's website at <a href="http://www.ruralbank.com.au">www.ruralbank.com.au</a></p> <p>In advertising the Promotion, the Promoter will advise the customer of the availability of the Terms and Conditions of Entry via the Promoter's website.</p> <p>By accepting entry into the Promotion, entrants accept these Terms and Conditions of Entry.</p>

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