



Be Money Confident "FebuSave" Competition

Terms and Conditions

1. Information on how to enter and prizes forms part of these conditions of entry. Entry into the competition constitutes acceptance of these terms and conditions.
2. Entry is open to Australian residents over the age of 18 that have fully participated in the 2010 online FebuSave program found at www.bemoneyconfident.com. ANZ employees, and their immediate family, are not permitted to enter this competition.
3. The promotion commences at 12.01am AEDT on Sunday 28 February 2010 and closes at 11.59pm AEDT on Sunday 14 March 2010 ("Promotional Period").
4. To enter the promotion, persons must, within the Promotional Period, complete and submit the online entry form found at www.bemoneyconfident.com/febusave including in 50 words or less an answer to the question "what was your secret to achieving your Febusave goal?". There is a limit of one entry per entrant.
5. The judging will take place at 10am AEDT on Wednesday 17 March 2010 at Level 7, 833 Collins Street, Docklands, Melbourne VIC 3008. Each winner will be contacted by telephone and will be notified in writing via email and their name will be published on bemoneyconfident.com.au on 24 March, 2010.
6. There will be three prize-winners selected. The three most creative and insightful entries, as judged by a panel of Judges, from all eligible entries will receive their choice of either a \$5,000 electronic Smarty Pig gift card or a \$5,000 ANZ Progress Saver account. In order to assist the winners in choosing the appropriate product to help meet their needs each winner will also be offered a complimentary personalised, no-obligation A-Z Review of their finances at each winners nominated ANZ branch. An A-Z Review is a complimentary review of a persons everyday banking, saving and lending arrangements to help assess whether that persons accounts suit their needs and support their plans for the future. The total maximum retail prize bank value is \$15,000.00 (incl. GST).

Each winner must satisfy ANZ's normal account opening procedures. Federal Government legislation requires ANZ to verify the identity of all ANZ account holders and, accordingly, if the winner is not already a current ANZ account-holder, he/she must complete ANZ's customer identification process. Normal account maintenance terms and conditions, fees and charges also apply to an ANZ Progress Saver account.



SmartyPig gift cards are subject to terms and conditions. In order to redeem the prize, if winners do not already hold a SmartyPig Account they must be able to satisfy SmartyPig Account opening procedures, which includes opening a SmartyPig Account and SmartyPig Savings Goal. Fees and charges and terms and conditions apply to the opening, operation and withdrawal of funds from a SmartyPig Account. ANZ recommends that entrants read the SmartyPig Account Terms and Conditions, available at smartypig.com.au, before acquiring a SmartyPig Account.

The SmartyPig Account is a deposit product offered by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. ANZ is trading as "SmartyPig", a trade mark of SmartyPig LLC (licensed to ANZ).

7. The prize winners will be asked to participate in an interview on their experience and learnings from FebuSave, which, if they consent, will be featured on the www.bemoneyconfident.com/febusave website (written or filmed) and will be used in marketing and media materials. Winners will also be asked to write about their savings goal (approximately 400 words) which, if they consent, may also be used by ANZ for future promotional, marketing and publicity purposes.
8. The judges' decision is final and no correspondence will be entered into. The prize is not exchangeable, transferable and non-cash prizes are not redeemable for cash.
9. Tax implications may arise from the prize winnings. Independent advice should be sought.
10. ANZ reserves the right to rejudge in the event of an entrant being unable to satisfy these competition conditions or forfeiting or not claiming a prize. For any prize that remains unclaimed or forfeited through ineligibility or otherwise by Monday 14 June 2010, ANZ will award the prize to the entry deemed to be the next best entry. The winner(s) if applicable will be contacted by phone and then notified in writing immediately.
11. All entries become the property of ANZ. Answers to the competition question may be featured on the www.bemoneyconfident.com website and in marketing and media materials. All personal details will be used solely for the purposes of the competition and will then be destroyed, except for the winners where, if they consent, their details may be used in accordance with paragraph 7.
12. 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.



13. ANZ will not be liable for any loss or damage whatsoever resulting from incorrect details lodged by entrants.
14. ANZ reserves the right 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, subject to state legislation. ANZ will not be liable for any losses to any party arising from any variation or cancellation.
15. ANZ is not responsible for any incorrect or inaccurate information or for any of the equipment or programming associated with or utilised in this competition, or for any technical error, or any combination thereof that may occur in the course of the administration of this competition including (but not limited to) any omission, interruption, deletion, defect, delay in operation or transmission, communications line or telephone, mobile or satellite network failure, theft or destruction or unauthorised access to or alteration of entries.
16. The Promoter is Australia and New Zealand Banking Group Limited ('ANZ') (ABN 11 005 357 522) 100 Queen Street, Melbourne, Melbourne Vic 3000.