

TERMS AND CONDITIONS OF ENTRY FOR GREATER CUSTOMER SURVEY 2009

1. Information on how to enter and prizes form part of these Terms and Conditions of Entry.
2. Entry is only open to New South Wales and Queensland residents who receive a customer survey in the mail from the Promoter during the promotional period ("Eligible Entrants"). Employees and their immediate families of the Promoter, and its agencies associated with this promotion are ineligible. To enter, Eligible Entrants must fully complete the official customer survey and send their completed survey in the Reply Paid envelope provided, during the promotional period.
3. The Promoter reserves the right to verify the validity of entries. Only one entry per person permitted. No responsibility accepted for late, lost or misdirected mail.
4. Promotion commences 21 September 2009. Entries close last mail received 9 October 2009. The winner will be the recorded owner of an entry selected at random by a computer-generated program at The Financial Research Company, 4a Marks Street, Naremburn, NSW, 2065 on 12 October 2009. The Winner will be notified by telephone and their name will be published in The Newcastle Herald on 21 October 2009. No correspondence will be entered into.
5. The first valid entry drawn will win a savings account with The Greater Building Society with an opening balance of \$1,000. The Prize is not transferable or exchangeable.
6. The Promoter may conduct such further draws at the same place as the original draw in order to distribute the prize if unclaimed. If necessary, an unclaimed prize draw will be conducted on 13 January 2010 and the name of the winner in the unclaimed prize draw will also be published in The Newcastle Herald on 20 January 2010.
7. If the winner of the prize is under the age of 18 years, the prize will be awarded to the winner's nominated parent or guardian.
8. The Promoter shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of taking the prize, except for any liability which cannot be excluded by law.
9. Upon receipt of completed entries, the Promoter will de-identify the entrant's answers to the survey questions from the entrant's name, phone number and email details. Such de-identified survey responses may be shared by the Promoter with third parties. All personal details of the entrants will be used solely for the purpose of conducting this promotion. Entrant's details will be stored at the office of the Promoter in accordance with the

National Privacy Principles. A request to access, update or correct any information should be directed to that office. Entrant's personal information may be disclosed to State and Territory lottery departments and the winner's name published as required under the relevant lottery legislation. A request to access, update or correct any information should be directed to the Promoter at their address set out below.

10. The Promoter accepts no responsibility for any tax implications that may arise from the prize winnings. Independent financial advice should be sought.

11. The Promoter is The Greater Building Society Ltd (ABN 88 087 651 956) of 103 Tudor Street, Hamilton, NSW 2303.

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