

HOW HEALTHY ARE YOUR FINANCES?

As a Medical Intern, you know just how important your health is. Your financial wellbeing is important too – and that's where CommBank can help.

Kickstart your career in good financial shape with a free Financial Health Check from one of our Premier Banking Relationship Managers.

When you book and complete your Financial Health Check appointment with us, you'll automatically go into the draw to win an Apple Sports watch valued at \$399.

A Financial Health Check can:

- ◆ Give you a clear picture of your financial position
- ◆ Make sure you have the right products
- ◆ Help you grow your savings
- ◆ Help you achieve your financial goals



To register your interest for a Financial Health Check and your chance to win an Apple Watch, visit your Australian Medical Association (AMA) member site at www.ama.com.au/nt and click on the campaign link provided.

Please see over for conditions of entry.



Commonwealth Bank of Australia
Kickstart Your Financial Wellbeing with COMMBANK NT

Conditions of Entry

Information on how to enter and prize details set out in all communications regarding the Commonwealth Bank of Australia **Kickstart Your Financial Wellbeing with COMMBANK NT** (the "**Promotion**") form part of these Conditions of Entry. Any entry not complying with these Conditions of Entry is invalid. Entry into this Promotion and the acceptance or receipt of a prize by the winner(s) is deemed as acceptance of these Conditions of Entry.

1. The Promoter is the Commonwealth Bank of Australia ABN 48 123 123 124 of Mezzanine, 150 St Georges Terrace, Perth WA 6000, telephone 0424 056 692 (the "**Promoter**").

2. The Promotion commences at 7:30am ACST on Monday 7 November 2016 and closes at 10:29pm ACST on Friday 3 February 2017 (the "**Promotion Period**").

3. Entry into the Promotion is open to individuals who satisfy the following eligibility requirements ("Eligibility Requirements"):

- A medical graduate that has been accepted by an accredited hospital to complete an internship in 2017, known as a Medical Intern.
- The Medical Intern is required to also be a member of the Australian Medical Association (AMA NT)

4. To enter, you must satisfy the Eligibility Requirements and during the Promotion Period you will be required to:

- Click on 'Kickstart Your Financial Wellbeing with COMMBANK' link provided on the AMA website.
- Complete and submit your request to be contacted by a COMMBANK Premier Banking Relationship Manager and enter into the draw for a chance to win.
- Book and complete a Financial Health Check appointment within a fortnight of submitting the request.

5. The draw will be conducted by the Manager, Specialist Partnerships and Programs of CommBank at 9:30am ACST on Tuesday 21 February 2017 at Level 2, 11 Harbour St, Sydney NSW 2000. Winners will be notified by email within two (2) days of the date of draw.

6. The first valid entry drawn will win a Series 1, 38mm Apple sports watch valued at \$399 AUD.

7. The total prize value is approximately \$399 AUD based on the recommended retail value provided by the supplier and is correct at the time of printing. The Promoter accepts no responsibility for any variation in prize value. Apple is not a participant in or sponsor of this Promotion.

8. Prizes are not transferable or exchangeable and cannot be taken as cash. The winners accept the prize 'as is' and acknowledge that the Promoter accepts no responsibility for any tax implications that may arise from the prize. The winner should seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser.

9. The Promoter's decision is final and no correspondence will be entered into. The Promoter will arrange for delivery of the prizes within Australia, after the selection of the winning entries, by mutual agreement with the winner(s).

10. The Promoter will use its best endeavours to provide the prizes listed. If the prizes are unavailable for whatever reason, the Promoter reserves the right to substitute for that prize or item for a prize or item of an equivalent value subject to any written directions given under applicable trade promotion laws and regulations.

11. In the event that for any reason whatsoever a winner does not take an element of the prize at the time agreed by the Promoter then that element of the prize will be forfeited by that winner and cash will not be awarded in lieu of that element of the prize.

12. If for any reason this Promotion is not capable of running as planned (including, but not limited to) infection by computer virus, bugs, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Promotion, the Promoter may take any action that may be available including cancelling, terminating, modifying or suspending the Promotion. The Promoter reserves the right in its sole discretion to disqualify any individual who tampers with the entry process.

13. Any cost associated with accessing the promotional website is the dependent on the Internet Service Provider used and is the responsibility of the entrant.

14. The Promoter accepts no responsibility for late, lost or misdirected entries. Incomplete, ineligible or incomprehensible entries will be deemed invalid. The Promoter reserves the right to verify the validity of entries and to disqualify any entry that is not in accordance with these Conditions of Entry.

15. The Promoter is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, technical problems or traffic congestion on the internet or any website, or any combination thereof (including, but not limited to) any injury or damage to participants or any other person's computer related to or related to or resulting from participation in or downloading any materials in this Promotion.

16. To the extent permitted by law, the Promoter and its related entities and its and their respective directors, officers, employees and agents, will not be liable for any personal injury, loss or damage, whatsoever which is suffered or sustained (including, but not limited to) indirect or consequential, financial or other loss) to or by a winner.

17. Nothing in these Conditions of Entry limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Promotion.

18. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions.

19. All entries become the sole property of the Promoter. The Promoter collects your personal information so that it may process your entry, administer this Promotion and contact you regarding information on products or services that may be of interest to you. The Promoter will share your personal information with AMA Northern Territory so that they may confirm your membership status with AMA Northern Territory prior to entry into the Promotion, as this is an eligibility requirement for the Promotion (see paragraph 3 of these Conditions of Entry). The Promoter may also communicate personal information to other external providers and organisations to which it may outsource certain functions. The Promoter will use and handle your personal information as set out in its Privacy Policy, which can be viewed at www.commbank.com.au (follow the Privacy Policy link) or obtained from a branch. The Privacy Policy contains further details about the Promoter's information collection and handling practices including information about: other ways it may collect, use or exchange your information; how you may access and seek correction of the information; and how to make a complaint about a breach of your privacy rights, and the Promoter's complaint handling procedures. We encourage you to check the Promoter's website regularly for any updates to the Privacy Policy. You may contact the Promoter via the Privacy Officer, Customer Relations, Commonwealth Bank Group, Reply Paid 41, NSW 2001, by calling 13 2221 or by visiting any branch.

20. These Conditions of Entry shall be governed by the laws of Northern Territory and each entrant agrees to submit to the non-exclusive jurisdiction of Northern Territory.