

WIN *a Pacific Island Cruise**

Book and attend your Will appointment to go in the draw.

LIVE HAPPILY EVER AFTER PROMOTION TERMS AND CONDITIONS

1. By entering this competition, the entrant agrees to receive emails from State Trustees Limited, the Promoter, which may include information such as offers, announcements, deals and newsletters. The entrant reserves the right to unsubscribe from these emails at any time.
2. Information on how to enter and the prize forms part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
3. Promotion commences at 9am Melbourne time on 5 October 2014 and ends at 11.59pm Melbourne time on 30 November 2014 ("Promotional Period").
4. Entry is open to Victorians over the age of 60 who book their appointment by 30 November 2014. The winner must present proof of identification to claim their prize.
5. Employees (and their immediate families) of the Promoter and agencies associated with this promotion are ineligible to enter.
6. To automatically enter into the draw, individuals must book their appointment by 30 November 2014 and attend their appointment by 30 January 2015.
7. State Trustees reserves the right, at any time, to verify the validity of entrants (including an entrant's identity, age and place of residence) and to disqualify any entrant that is not in accordance with these Terms and Conditions. Errors and omissions may be accepted at State Trustees discretion. Failure by State Trustees to enforce any of its rights at any stage does not constitute a waiver of those rights.
8. If there is a dispute as to the identity of an entrant, State Trustees reserves the right, in its sole discretion, to determine the identity of the entrant.
9. State Trustees decision is final and no correspondence will be entered into.
10. The prize on offer is a \$3,000 Flight Centre Travel Voucher to a Pacific Island Cruise. No alternatives will be offered. Total prize pool value is \$3,000.
11. Any ancillary costs associated with redeeming the prize are not included.

12. The winner of the prize draw will be selected by game of chance (drawn by an independent person) on 6 February 2015 at State Trustees' office at 1 McNab Avenue, Footscray. You will be notified by phone and/or email and your name will be published on www.statetrustees.com.au/happily in the event that you are a prize draw winner no later than 1 week after the draw date.
13. If for any reason a winner does not claim the prize within 2 weeks of the winner being notified, the prize will be forfeited and State Trustees reserves the right to award the prize to an alternative winner, to be selected by a second or subsequent draw.
14. If any prize is unavailable, State Trustees, in its discretion, reserves the right to substitute the prize with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.
15. Prizes are not transferable or exchangeable and cannot be taken as cash.
16. Entrants consent to State Trustees using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration, including any outcome, and for promoting any products manufactured, distributed and/or supplied by State Trustees.
17. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of State Trustees, including but not limited to technical difficulties, unauthorised intervention or fraud, State Trustees reserves the right, in its sole discretion, to the fullest extent permitted by law (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
20. Nothing in these Terms and Conditions 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, State Trustees (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.

21. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, State Trustees (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 or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by State Trustees) due to any reason beyond the reasonable control of State Trustees; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or entrant; or (f) use of a prize.
22. As a condition of accepting the prize, the winner may be required by State Trustees to sign any legal documentation as and in the form required by State Trustees and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.
23. State Trustees Limited, ABN 68 064 593 148 of 1 McNab Ave Footscray VIC 3011. Telephone number [03] 9667 6444.

Privacy Statement: State Trustees is bound by privacy obligations in regard to your personal information including the National Privacy Principles of the Privacy Act 1988 (Commonwealth) and the Information Privacy Principles under the Information Privacy Act 2000 (Victoria). We generally collect information to assist us in effectively providing services, confirming your identity and/or to let you know about services and products we think you might be interested in. If you would like further information about State Trustees' Privacy Policy please contact State Trustees' Privacy Officer on 9667 6200 or visit www.statetrustees.com.au