



**IMB Ltd trading as IMB Bank**  
**ABN 92 087 651 974**  
**47 Burelli Street**  
**WOLLONGONG, NSW, 2500**  
**PH: 133 IMB (133 462)**

### **Special Terms and Conditions for IMB Zoo Reward Promotion**

These Special Terms and Conditions of entry apply to all persons eligible to enter the IMB Zoo Reward Promotion. Please note the *General Conditions of Entry into Competitions and Promotions held by IMB Ltd* also apply to persons entering this promotion or competition. Please enquire at IMB for a copy of these General Conditions of Entry.

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#### **Who is the promoter?**

The promoter is IMB Ltd. trading as IMB Bank. ABN 92 087 651 974. AFSL/Australian Credit License 237 391.

#### **How does a person gain entry to this competition?**

For each deposit of \$10 or more made into an IMB Zoo Account held in the child's full name and the member is aged between 0-12 years of age, the account holder will automatically receive one entry into the competition.

#### **Value of prize/s to be given:**

\$100 deposited into the winning member's IMB Zoo account within 30 days of the draw. One \$100 prize each month for 12 months. Total prize pool is \$1,200.

#### **Residents of which State(s) or Territory(s) qualify?**

Zoo account holders who are residents of the ACT, VIC and NSW only will be eligible for the \$100 monthly prize each month. IMB staff and their immediate families are ineligible. Please also refer to the eligibility requirements in IMB's General Conditions of Entry.

#### **What does a person need to do once it is established they are eligible to enter the draw?**

For each deposit of \$10 or more made into an IMB Zoo Account held in the child's full name and the member is aged between 0-12 years of age, the account holder will automatically receive one entry into the competition. A member is entitled to be entered into this competition more than once in any month and for the duration of this competition.

Unsuccessful entries from the monthly prize draw do not carry forward to the subsequent month's draw.

**Times and dates when entries open and close:**

The promotion will run from 1<sup>st</sup> December 2025 until 30<sup>th</sup> November 2026 with one prize draw each month. Entries for each month's draw open on the first day of the month and close on the last day of the month.

**Time, Date and Place for determination of winner/s:**

A winner will be drawn at 47 Burelli Street, Wollongong NSW 2500 on the second Tuesday of each month at 3pm from all entries received in the previous calendar month. The last draw date for November 2026 entries will be Tuesday 8<sup>th</sup> December (second Tuesday in December 2026).

**How winner/s will be decided:**

Random electronic draw by a representative of IMB from a computer generated listing of accounts where a \$10 deposit has been made in the relevant month. If the member account drawn is ineligible, a redraw will take place immediately until an eligible winner is selected.

**Unclaimed prizes:**

If prize money is unclaimed a redraw will take place at 47 Burelli Street, Wollongong NSW 2500, three (3) months from the initial draw date.

**How will the winner be informed?**

Each winner will be informed by telephone within three (3) days of the draw each month.

**Miscellaneous:**

If this promotion is not capable of running as planned for any reason (including but not limited to failure or malfunction of computer equipment) IMB reserves the right in its sole discretion to cancel, terminate, modify or suspend the promotion, subject to the approval of any relevant state authority. Except for any liability that cannot be excluded by law, IMB excludes all liability (including for negligence) for any personal injury; or any loss or damage (including loss of opportunity) arising in any way out of the promotion, including but not limited to, where arising from the following: (a) any technical difficulties or equipment malfunction; (b) any theft, unauthorized access or third party interference; (c) any variation in prize value to the stated terms and conditions; (d) any tax liability incurred by a winner or entrant; or (e) use of a prize.