



Win two tickets and an expense voucher for you and a friend to see Okean Elzy in Melbourne – Friday 3rd February 2017!

Valued over \$550.00

TERMS AND CONDITIONS

1. Information on how to enter and the prizes form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. Entry is open to all participants (18+ only), except if you are an employee* of Dnister Ukrainian Credit Co-operative (Dnister) and their immediate family members.
4. Entries can be made between 12:00am AEDST on 7/12/2016 and 12:00am AEDST on 16/01/2017 (“Promotional Period”).
5. To enter, individuals must provide their details on the entry form provided, like Dnister’s Facebook page and share the news about the draw. Also they must provide the details of the person (18+ only) they want to take to the concert as a friend. Only 1 entry per person is permitted.
6. The prize consists of 2 tickets to the Okean Elzy concert in Melbourne (on 3rd of February 2017). The winner will also receive an additional expense voucher valued at \$350 to cover travel or other expenses to attend the concert and can be used at the winner’s discretion.
7. Incomplete entries will be deemed invalid.
8. Dnister reserves the right, at any time, to verify the validity of entries and entrants (including the entrant's identity and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who Dnister has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion.
9. The winner will be selected by a random draw at Dnister after the closing of the draw.
10. The Winner will be announced 16th January 2017. Prior to the website announcement the winner will be contacted by phone or e-mail to advice that they have won.
11. Dnister’s decision is final and no further correspondence will be entered into.
12. To receive the tickets and to redeem the voucher, the winner will be encouraged to apply for Dnister membership if not a member. The winner will be contacted with further details closer to the date and arrangements for the transfer of the prize be arranged.

Total prize pool value is \$558 (2 tickets-\$208, voucher \$350).
13. Entrants consent to Dnister 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 for the purpose of promoting this promotion (including any outcome),

and promoting any products manufactured, distributed and/or supplied by Dnister. By entering Dnister will also maintain your email address for further promotions and or information that may be sent to you from time to time.

14. The voucher is only valid for the period specified on the voucher. Once awarded Dnister is not liable for any voucher that has been lost, stolen, forged, damaged or tampered with in any way.
15. The prize is not redeemable in any other format other than specified, refunds do not apply.
16. Dnister collects personal information ("PI") in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to Australian regulatory authorities. Entry is conditional on providing this PI. Dnister will also use and handle PI as set out in its Privacy Policy, which can be viewed at <http://www.dnister.com.au/wp-content/uploads/2014/07/GOV-033-Dnister-Privacy-and-Credit-Reporting-Policy-2014-05.pdf>. In addition to any use that may be outlined in Dnister's Privacy Policy, Dnister may, for an indefinite period, unless otherwise advised, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. The Privacy Policy also contains information about how entrants may opt out, access, update or correct their PI, how entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of Dnister Ukrainian Credit Co-operative Ltd (ABN 59 087 651 394) of 902-912 Mt Alexander Road, Essendon, VIC, 3040, telephone 1300 363 041.

**Employees inclusive of Staff and Directors (and their immediate families) of Dnister are ineligible to enter this promotion. Immediate family means any of the following: spouse, child or step-child (whether natural or by adoption).*