

Terms and Conditions
MyState Bank – Refer a friend

PROMOTER

The Promoter is MyState Bank Limited (MyState) ABN 89 067 729 195 AFSL 240896, a wholly owned subsidiary of MyState Limited ABN 26 133 623 962. Contact details: 137 Harrington Street, Hobart TAS 7000. Phone 138 001. mystate.com.au (“Bank”).

DURATION

The Promotion commences on 3 December 2024 and finishes on 31 December 2024 (“the Promotion Period”).

Eligibility criteria must be met by 31 January 2025.

All times quoted in the Terms and Conditions and associated promotional materials are Australian Eastern Standard Time. (AEST)

This promotion is not to be used in conjunction with any other promotional offer unless expressly indicated. MyState Bank reserves the right to extend or withdraw this offer at any time at its sole discretion. If withdrawn, MyState Bank will honour the offer in respect of all Bonus Saver accounts opened using the correct promotional code before the offer was withdrawn, provided that applicants have met the Eligibility Criteria below.

Definition of ‘Referrer’ and ‘Friend’

- Referrer – Must be a MyState Bank customer with an open MyState Bank Bonus Saver account, be 16years+ and have a Tasmanian residential address with MyState Bank. The referrer can only refer up to 5 people (e.g. friends or family member.)
- Friend – A person who is a Tasmanian resident aged 16 years or over, who do not currently have a MyState Bank Bonus saver account. The Friend must hold or open an eligible transaction account (Glide, Everyday or Basic) with MyState Bank.

PROMOTION ELIGIBILITY CRITERIA

This promotion is available for existing MyState Bank customers (the Referrer) who refer someone (Friend).

The Friend must complete the following actions within the promotion period:

Open a MyState Bank Bonus Saver account online between 3 December 2024 and 31 December 2024, and enters your promo code at the time of account opening. If they have an eligible transaction (Glide, Everyday or Basic) account, it needs to be linked to their new Bonus Saver account. If they do not have an eligible

transaction account, a new Glide account will be opened and linked to it.

2. Meet the promotion criteria either in December 2024 or January 2025 by depositing \$20 or more in their Bonus Saver account and make at least 5 eligible Visa Debit card transactions from their linked MyState transaction account in the same month.

Eligible Visa transactions must be settled in the current month (not pending) and include; eftpos transactions and eftpos transactions with cash out, online purchases and in store purchases, regular card payments, payWave, Apple Pay, Google Pay, Samsung Pay, and Garmin Pay transactions.

The following card transactions are ineligible: eftpos cash out only transactions, Local and International ATM withdrawals, transfers or balance enquiries, Cash Advances and Pending Card Transactions. The term 'Settled (not pending)' means for any purchases made on your card, that the transaction must be fully processed to your account during the current month and not have a pending status at the end of the month. Transactions with a pending status at month end do not count towards your 5 eligible Visa transactions however will count towards eligible transactions in the following month when they settle.

REWARD PAYMENT

Reward payment will be made into the "referrer" and "friends" Bonus Saver account by Friday 14 February 2025.

"Referrer"

You can receive \$50 for each friend (up to a maximum of 5) who meet the eligibility criteria. You may refer as many friends as you like but you will only be rewarded up to \$250 for the first 5 friends who open the account and meet the eligibility criteria.

"Friend"

You will receive a onetime payment of \$50 in your Bonus Saver account if you have fulfilled the eligibility criteria. Once you (friend) are a customer, you can then also refer friends to participate in this promotion. You will also only be able to refer a maximum of 5 friends.

Prize cannot be transferred for any other offer.

WHERE CAN I FIND MY PROMO CODE

If you're not sure what your promo code is, you can:

- Visit any MyState Bank branch and ask our friendly team.
- Call our Customer Care team at 138 001 during operating hours.
- If you have opted in to marketing, you can view your unique promo code in your MyState Bank App or internet banking under the Insights section.

BONUS SAVER - BONUS INTEREST CRITERIA

You will only earn bonus interest on your saved balances in your bonus saver account if you complete the steps before the end of each month:

1. Deposit at least \$20 in your Bonus Saver account each month.
2. Make at least 5 eligible Visa debit card transactions each month from your linked MyState transaction account.

INDEMNITY AND DISCLAIMER

To the extent permitted by law, entrants agree to release and indemnify the Bank and its agents and employees from and against, all liability, cost, loss or expense arising out of acceptance of any prize or participation in the promotion including (but not limited to) loss of income, personal injury, damage to property, whether direct or consequential, or foreseeable, due to some negligent act or omission or otherwise.

The Bank is not responsible or liable:

if for any reason beyond the Bank's reasonable control any element of any prize is not provided (and in that case the Bank, in its absolute discretion, may substitute a different prize of equal value or greater in place of any prize referred to in these terms and conditions);

if, for any reason, the promotion is suspended, varied or terminated at any time, with or without prior warning or publicity;

For late, lost or misdirected entries; or

For any change in the value of the reward occurring between the publishing date and the date the reward is claimed.

The Bank has the right to exclude any person from this promotion for any reason whatsoever and to amend these terms and conditions at any time or cancel the competition, subject to state regulation.