

SPECIFIC PROMOTION OR COMPETITION RULES – Q MASTERCARD®

PROMOTION SUMMARY

Coast, brought to you by NZME Radio Limited (**Promoter**), is giving listeners the chance to nominate their friend/family member for the chance to win cash variable (**Promotion**). Simply nominate them at Coastonline.co.nz for your chance to win and they could be 1 out of 10 winners.

HOW TO ENTER

1. The Promotion starts at 6am 15th Feb and ends at 9am 26th Feb (**Promotional Period**).
2. There will be one winner announced each day of the promotional period
3. To enter the Promotion a participant must:
 - a. Be an eligible contestant to play under the Promoter's Standard Terms and Conditions below
 - b. Be 18 Years of age or older at the time of registration to enter
4. To enter, listeners must enter true details on register form
5. if incorrect details are provided, the entry becomes ineligible

PRIZE:

Cash variable

PROMOTER'S STANDARD TERMS AND CONDITIONS

1. Contestants may be required to participate on-air. If the Promoter believes, in the Promoters absolute discretion, that the contestant may use offensive or inappropriate behaviour or language, or the contestant does anything that may damage the reputation of the Promoter, the Promoter may disqualify the contestant from the Promotion and any Prize awarded by the Promoter will be forfeit.
2. These terms and conditions, including the entry mechanism, Promotional Period and Prize, may be amended at any time. The Promoter reserves the right to terminate or extend the Promotion at any time.
3. The Promoter will not be liable to any person in any way in relation to this Promotion including, without limitation, any loss or damage whatsoever suffered (including but not limited to indirect or consequential loss), death or personal injury howsoever suffered or sustained, the cancellation or postponement for any reason of the Prize and the quality of goods or services supplied by any third party, except for any liability that cannot be excluded by law.
4. Any attempt to resell or auction all or any part of this Prize will result in an immediate cancellation of the Prize.

5. The Promoter will collect and use, for the purposes of the Promotion, personal information from you (for example your email address and other contact details). Such personal information may be shared with other service providers for the purposes of providing the Prize. You have the right to request access to and correction of your personal information (where such information is readily retrievable by contacting the Promoter).
6. Participants grant the Promoter permission to use their name, photograph, voice and film recordings in which they appear, in connection with the Promotion and for future promotion and marketing purposes and waive any claims to royalty, right or remuneration for such use. This includes the right to use on the Promoter's websites, Facebook pages, on air and other publications of the Promoter.
7. The Promoters' decisions on all entry and Promotion matters are final and no correspondence will be entered into.
8. By entering the competition, you have agreed to accept these specific terms and conditions, our standard competition terms, our website terms of access and privacy policy.


Q MASTERCARD TERMS AND CONDITIONS*^

Things you should know

*No payments and no interest for three months ("Payment Holiday") is available on all Q Mastercard Standard Purchases (excludes cash advances) in-store and online. An Annual Account Fee of \$50 applies. Standard Interest Rate, currently 25.99% p.a. applies to any outstanding balance at end of Payment Holiday. Lending criteria, fees, terms and conditions apply. Rate and fees correct as at date of publication, subject to change.

^Q Mastercard \$30K Credit Back Promotional Terms and Conditions

1. Prize Draw valid for all new accounts opened from approved online Q Mastercard applications received from 18 January 2021 to 11:59pm NZST 28 February 2021 (inclusive) ("Offer Period").
 2. There are 46 credit back prizes to give away ("Prize Draw") comprised of 20 x NZD\$150, 10 x NZD\$500, 10 x NZD\$1,000, 6 x NZD\$2,000. Winners will be drawn at random from daily eligible entries at 111 Carlton Gore Rd, Newmarket, Auckland on 9 March 2021.
 3. The 46 Prize Draw winners will each be eligible for a credit back worth up to NZD\$150, NZD\$500, NZD\$1,000 or NZD\$2,000 depending on the date their account is created ("Prize").
 4. An entry into the Prize Draw is automatic for every new account opened from approved online Q Mastercard applications within the Offer Period.
 5. To receive the full amount of their Prize, each winner will need to transact using their Q Mastercard to the value of their Prize (this excludes long term finance transactions, cash advances and any applicable fees and charges). Each winner will have until 31 May 2021 to spend their full Prize amount in either a singular purchase or multiple transactions. If the winner has not spent the full amount of their Prize by 31 May 2021, the unspent amount will be forfeited and only the spent amount of the Prize will be credited to the winner's account. Q Mastercard Standard Interest Rate will apply to any outstanding balance on the winners account at end of a Payment Holiday. Minimum payments of 3% of the monthly closing balance or \$10 (whichever is greater) will still be required once a Payment Holiday ends. The Prize is not negotiable, non-transferable or redeemable for cash.
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6. Prize winners will be notified by phone/email by 15 March 2021.
 7. To be eligible for a Prize, an account must not be in arrears at the time the Prize Draw takes place.
 8. If a winner cannot be contacted by 15 March 2021, the Promoter reserves the right to re-draw a prize.
 9. The entity responsible for this promotion is Columbus Financial Services Limited (“Promoter”).
 10. The Promoter reserves the right to extend, amend, suspend or terminate this offer and these terms and conditions at any time without notice.
 11. The Promoter is not liable for any failure (for whatever reason) to record an entry into the Prize Draw.
 12. Any decisions made by the Promoter in relation to the Prize Draw are final and no correspondence will be entered into.
 13. Entry into the Prize Draw is deemed acceptance of these Promotional Terms and Conditions.
 14. Acceptance of the Prize is deemed consent for the Promoter to use the winner’s details for promotional and media purposes.
 15. Any Q Mastercard account that has been cancelled or suspended on or before 9 March 2021 will be ineligible to receive the Prize.
 16. Excludes new accounts created in line with Long Term Finance purchases including Flexi pay purchases and fixed instalments.
 17. Employees of the Promoter and/or FlexiGroup (New Zealand) Limited are not eligible to enter the Prize Draw.
 18. Except for any liability that cannot be excluded by law, the Promoter shall not be liable for any loss, damage, personal injury whatsoever, including but not limited to indirect or consequential loss, which is suffered or sustained arising out of or in connection with the Prize or Prize Draw.
 19. Nothing in these terms and conditions is intended to exclude, restrict or modify a consumer’s rights under the Consumer Guarantees Act 1993.
 20. Q Mastercard terms and conditions apply

Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated.
