

Prize draw terms and conditions apply:

1. Entry to the monthly prize draw is open to all ANZ customers who have either:
 - a. been invited to, and who have responded to, a survey before midnight on the specified survey closing date
 - b. completed in full the introductory survey, and been approved as an Your Say member.
2. The prize is one of six Prezzy® cards. ANZ is giving away one \$500 Prezzy® card and five \$100 Prezzy® cards. The first six entries drawn that comply with these terms and conditions will win the prizes.
3. Each person who fully completes the survey or introductory survey will receive two entries into the monthly prize draw. Participation in a survey that results in a person not being eligible for that survey will receive one entry into the prize draw. Participation in the introductory survey that results in a person not being eligible for that survey will not receive an entry into the prize draw. Entries are deemed to have been received at the time of receipt of transmission into the website database of ANZ Your Say, not the time of transmission by the entrant. ANZ assumes no responsibility for any failure to receive an entry as a direct or indirect result of a technical problem or any kind of internet malfunction.
4. The monthly prize draw will be made within the first 10 business days following the month end and the winners will be notified by email from the ANZ Your Say team within the first 15 business days following the month end. Participants should ensure their contact details registered with ANZ Your Say are correct. If three reasonable attempts have been made to contact the winner by email and the winner is still unavailable, the prize will be forfeited and a new winner will be chosen.
5. ANZ's decision is final and no correspondence will be entered into. The prize is not transferrable or exchangeable. If for any reason a prize becomes unavailable, ANZ may substitute an alternative equivalent prize without notice.
6. ANZ reserves the right to extend, change or terminate a prize draw at any time.
7. ANZ shall not be liable for any loss, damage or 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 draw, the taking or using of a prize, or any act or omission of ANZ or any of their associated agencies, which cannot be excluded by law.
8. Where goods or services are supplied by third parties, ANZ does not warrant the quality of those goods and/or services or the suitability for your particular circumstances.
9. Prezzy® cards are issued by epay NZ Limited subject to Prezzy® card Terms and Conditions and can be found at www.prezzycard.co.nz. The winners of the prize will be required to comply with the Prezzy® card Terms and Conditions.
10. The promoter is ANZ Bank New Zealand Limited.
11. From time to time members of the Your Say panel will be invited to online discussions. The prize may vary for each online discussion. The prize for each online discussion and associated terms and conditions will be specified in the online discussion invitation email.
12. By accepting the prize, the prize winner agrees to participate in any publicity arrangements that ANZ may reasonably require in relation to ANZ Your Say.
13. Employees of ANZ and its related companies, their spouse (either married or de facto) and their dependents (children and/or parents living with them) are not eligible to participate in the ANZ Your Say prize draw.
14. If the prize winner is below 18 years old, the prize may be awarded to the winner's guardian who may be required to sign a copy of these terms and conditions.