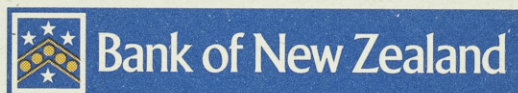


Terms and Conditions

1. The Prize Draw is open to all Members who open a Kiwi Pictorial Cheque account by 15 September 1993.
2. The Prize Draw will be drawn on 20 September 1993, by the Bank of New Zealand and the Royal Forest and Bird Protection Society.
3. Prize winners will be contacted personally by the Bank of New Zealand.
4. The prize is the choice of either:
 - i) a trip for four to travel with the Department of Conservation to a Bird Sanctuary of your choice. Travel costs and 2 night's accommodation are also included, or
 - ii) a framed, limited edition print selected by the prize winners from the range of six prints. The framed prints measure approximately 52 x 76cm and are individually signed and numbered by the 1992 Wildlife Artist of the Year, Pauline Morse.
5. Claiming the prizes is consent to use the winners' names for publicity purposes.
6. Prizes are non-redeemable nor amendable.
7. Prizes must be taken by 31 December 1993.
8. Prizes (location, flight and accommodation) will be mutually arranged.

Personal Information Rights

1. This statement relates to information about you which you are providing to the Bank of New Zealand.
2. The Bank will ensure that the information is held securely and will not disclose it to any other person, except for the purposes shown here or as authorised by you or when required or authorised by law.
3. The Privacy Act 1993 gives you a right to see and correct the information.
4. The information will be used primarily to further the relationship between you and the Bank. This includes the provision of any products or services of the Bank and its subsidiaries which the Bank thinks may be of interest to you.



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