

## Foreign Exchange Campaign - Win Return Airfares Terms & Conditions ("Conditions of Entry")

Schedule											
<b>Promotion:</b>	Foreign Exchange Campaign - Win Return Airfares										
<b>Promoter:</b>	Delphi Bank – A Division of Bendigo and Adelaide Bank Ltd ABN 11 068 049 178, The Bendigo Centre - 22 Bath Lane, Bendigo, VIC 3550, Australia. Ph: 1300 236 344										
<b>Promotional Period:</b>	<b>Start date:</b> 23/05/22 at 09:00 am AEST <b>End date:</b> 02/09/22 at 11:59 pm AEST										
<b>Eligible entrants:</b>	Entry is only open to Australian residents (excluding ACT) who are 18 years and over and a customer of Delphi Bank or Bendigo Bank.										
<b>How to Enter:</b>	To enter, the entrant must either purchase Foreign Currency (Euro, USD or Pounds) or use Telegraphic Transfer to transfer funds overseas at a participating Delphi Bank ("Participating Venues") during the Promotional Period.  Entry will be automatically recorded at the time of the purchase and/or transfer.										
<b>Entries permitted:</b>	Only one (1) eligible entry per person will be accepted. By completing the entry method, the entrant will receive one (1) entry.										
<b>Total Prize Pool:</b>	Up to AUD \$4,000.00										
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Prize Description</th> <th style="width: 15%;">Number of this prize</th> <th style="width: 25%;">Value (per prize)</th> <th style="width: 20%;">Winning Method</th> </tr> </thead> <tbody> <tr> <td>The prize is return economy flights to Greece for two (2) people (from the winner's nearest capital city).</td> <td style="text-align: center;">1</td> <td>Up to AUD\$4,000.00 depending on date and exact point of departure</td> <td>Draw: computerised random selection - 05/09/22 at 12:00 pm AEST</td> </tr> </tbody> </table>				Prize Description	Number of this prize	Value (per prize)	Winning Method	The prize is return economy flights to Greece for two (2) people (from the winner's nearest capital city).	1	Up to AUD\$4,000.00 depending on date and exact point of departure	Draw: computerised random selection - 05/09/22 at 12:00 pm AEST
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<b>Prize Conditions</b>	<ul style="list-style-type: none"> <li>• Prize is subject to the standard terms and conditions of individual prize and service providers.</li> <li>• The winner and his/her travel companion must depart from and return to the same departure point and travel together.</li> <li>• Subject to the terms and conditions of the participating prize provider(s), if for any reason the winner does not, once the prize has been booked, take the prize (or an element of the prize) at the time stipulated, then the prize (or that element of the prize) will be forfeited and will not be redeemable for cash.</li> <li>• The prize is subject to booking and flight availability.</li> <li>• Frequent flyer points will not be awarded and do not form part of the prize.</li> <li>• Accommodation, spending money, meals, taxes (excluding airline and airport taxes), insurance, passports, visas, vaccinations, transport to and from departure point, transfers, items of a personal nature, in-room charges and all other ancillary costs, unless otherwise specified in the prize description, are not included.</li> <li>• The winner may choose the dates of travel from 10/09/22 to 20/09/23, excluding the following dates: <ul style="list-style-type: none"> <li>i. <u>Outbound</u>: 10 November 2022 – 21 January 2023, 24 March 2023 – 22 April 2023 and 15 June 2023 – 8 September 2023.</li> <li>ii. <u>Inbound</u>: 11 October – 23 October 2022, 10 November 2022 - 7 February 2023, 30 March 2023 – 7 May 2023, 28 June 2023 – 14 August 2023.</li> </ul> </li> <li>• To book the travel, the winner must contact the Promoter's travel agency and Qatar Airlines at <a href="mailto:Itsakmakis@au.qatarairways.com">Itsakmakis@au.qatarairways.com</a>.</li> </ul>										
<b>Winner notification:</b>	The winner will be notified by using the contact details on file with the Promoter on the same day of the draw. The winner will be published in The Neos Kosmos on 07/09/22.										
<b>Unclaimed Prize:</b>	The prize must be claimed by 07/11/22 at 1:00 pm AEDT. In the event of an unclaimed prize, the prize will be redrawn on 08/11/22 at 12:00 pm AEDT at Bendigo and Adelaide Bank Ltd, The Bendigo Bank, Level 7, 120 Harbour Esplanade, Docklands VIC 3008, Australia. The winner of the redraw will be notified by using the contact details on file with the Promoter on the same day as the redraw. The winner will be notified publicly (and their details published) in The Neos Kosmos within 2 days of the redraw.										

1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.

2. The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. Valid and eligible entries will be accepted during the Promotional Period.
4. Employees (and their immediate family members) of the Participating Venues, agencies/companies directly associated with the conduct of this Promotion, the Promoter, businesses involved in determination of winner/s for the Promotion, businesses involved in the management of the Promotion, any organisation benefiting from the Promotion, the Promoter's distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "Immediate family member" means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
5. Draw:
  - a) The draw will take place at Bendigo and Adelaide Bank Ltd, The Bendigo Bank, Level 7, 120 Harbour Esplanade, Docklands VIC 3008, Australia at 12:00 pm AEST on 05/09/22 using computerised random selection.
    - i) The first valid entry drawn will be the winner of the prize specified in the Schedule above.
  - b) The draw conductor may draw additional reserve entries in case an invalid entry or entrant is drawn.
  - c) If a draw is scheduled on the weekend or a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize is determined by chance.
6. All reasonable attempts will be made to contact each winner.
7. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize by the time specified by the Promoter, or is unavailable at the time stipulated by the Promoter for travel, they forfeit the prize and the Promoter is not obliged to substitute the prize.
8. Where entry is allowed by purchase or subscription, the cost of the product or service is no greater than the cost would be without the opportunity to participate in the Promotion.
9. The value of the prize is accurate and based upon the recommended retail value of the prize (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prize after that date.
10. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
11. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and specification, subject to any written directions of a regulatory authority.
12. No entry fee is charged by the Promoter to enter the Promotion.
13. The prize will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
14. Entrants' personal information will be collected by the Promoter and Qatar Airlines. Personal information will be stored on the Promoter's and Qatar Airlines's databases. Qatar Airlines and the Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy which is located at <http://www.bendigobank.com.au/public/privacy-policy/full-privacy-policy>. Qatar Airlines's privacy policy can be found at <https://www.qrcargo.com/privacy>. Each privacy policy contains information about how the entrant may access, update and seek correction of the personal information the respective organisation holds about them and how the entrant may complain about any potential breach by the organisation of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with. The Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrants' personal information to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion and to the State and Territory lottery departments as required under the relevant lottery legislation. If the entrant does not provide their personal information as

requested, they may be ineligible to enter or claim a prize in the Promotion. Personal information collected from entrants will not be disclosed to any entity located outside of Australia.

15. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and State/Territory or postcode of residence.
16. The Promoter reserves the right to refuse to allow a winner to take part in any or all aspects of the prize, if the Promoter determines in their absolute discretion, that a winner is not in the physical or mental condition necessary to be able to safely participate in or accept the prize. It is a condition of accepting the prize that the winner and their travel companion may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving the prize. If a winner or travel companion is under the age of 18, a nominated parent or legal guardian of the winner or travel companion will be required to sign the legal release on the winner or travel companion's behalf.
17. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier and the provision of the prize is the sole responsibility of the third party and not the Promoter. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry, to the extent of any inconsistency. The Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.
18. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
19. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
20. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). In the event that a winner cannot provide suitable proof as required by the Promoter to validate their entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.
21. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion or claiming a prize, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved the Promoter's decision will be final.
22. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or wilful misconduct) in connection with this Promotion or accepting or using any prize (or recommendation), except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
23. The entrant will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
24. Unless otherwise specified, a prize is a single event for the winner (and their guest) and cannot be separated into separate events or components.
25. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
26. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.