

Bankwest Buying Your First Property Event Halo Competition

Terms and Conditions:

1. The Bankwest Buying Your First Property Seminar Halo Competition ("Competition") commences at 5.30pm EST on 17 October 2018 and closes at 7.30pm EST on 17 October 2018 ("Promotional Period"). Taking part in this Competition constitutes acceptance of these terms and conditions.
2. The promoter of the Competition is Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL / Australian credit licence 234945, Bankwest Place, 300 Murray St, Perth WA 6000, ph. 13 17 19 ("Bankwest" or "Promoter").
3. To enter, persons must ("Eligibility Criteria") attend the Bankwest Connect Events Buying Your First Property event at The Westin Melbourne, 205 Collins Street, Melbourne VIC 3000, on 17 October 2018 ("Event").
4. This Competition is open to entrants that are at least 16 years old and meet the Eligibility Criteria above.
5. There is a limit of one (1) entry per person.
6. There is one (1) prize to be won. The prize is \$1000 AUD in a Bankwest Easy Transaction account with a free optional Bankwest Halo Ring valued at \$39 ("Prize"). Prize must be deposited into a Bankwest Easy Transaction Account, or another Bankwest Transaction Account. If you don't already hold a Bankwest Transaction Account, you may open one to have your Prize deposited. Terms and conditions apply to opening the account. The Bankwest Halo payment ring is only available to Australian citizens and Permanent or Temporary Residents over 16 years of age with an Australian residential address. To decide if this product is right for you, please carefully read the Product Disclosure Statement for the product. Product Disclosure Statements can be obtained from your local Bankwest store, from bankwest.com.au, or by contacting the Bankwest Customer Help Centre on 13 17 19. Normal account opening procedures apply. If the winner considers that the Bankwest accounts on offer do not suit their

needs, Bankwest may deposit the Prize funds into another nominated account.

7. If the winner has or selects to open a Bankwest account that offers the Bankwest Halo ring and the winner wants to order a Bankwest Halo ring, they must complete the standard process for doing so. Upon completion of the standard process, a ring will be mailed to the winner.
8. There will be one (1) letter under a chair at the Event stating the entrant has won the Prize. The winner will be the attendee who finds the letter under their chair during the Event on 17 October 2018 ("Draw Date").
9. Winner will be notified immediately in writing at the Event via the letter. The Winner's details will also be announced online at <https://www.bankwest.com.au/terms-conditions> on 18 October 2018
10. Winner must claim their Prize within 28 days after the Draw Date in the manner set out in the letter informing them that they have won.
11. The total Prize pool is valued at \$1,039.
12. If any Prize remains unclaimed after 3 months of the Draw Date, the Promoter will conduct an unclaimed prize draw in the same manner, time and place as the original draw, subject to any directions from any relevant regulatory authorities.
13. Bankwest and associated agencies accept no responsibility for loss, damage, accident, death or injury resulting from the Competition.
14. Prizes are not transferable or exchangeable and cannot be taken as cash. The Winners accept the Prize 'as is' and acknowledge that Bankwest accepts no responsibility for any tax implications that may arise from the Prize winnings. Winners should seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser.
15. No correspondence will be entered into. The Promoter's decision is final.
16. Directors and employees of the Commonwealth Bank Group including their immediate families, its agencies and companies associated with this Competition are ineligible to enter.

17. The Promoter will use its best endeavours to provide the Prize stated. If the Prizes are unavailable for whatever reason, the Promoter reserves the right to substitute for that Prize or item a prize of an equivalent value subject to any written directions given under applicable trade promotion laws and regulations.
18. If for any reason whatsoever beyond the reasonable control of the Promoter, the Competition is not capable of being conducted as reasonably anticipated, the Promoter reserves the right, in its sole discretion, unless to do so would be prohibited by law, to
 - a. disqualify any entrant; and/or
 - b. subject to any written directions from a regulatory authority, to cancel, suspend, modify, terminate or cancel the Competition.
19. Except for any implied condition or warranty the exclusion of which from these conditions of entry would contravene any statute or cause any part of these conditions of entry to be void ("Non Excludable Condition"), the Promoter excludes from these conditions of entry all conditions, warranties and terms, implied by statute, general law or custom. Except for any liability in relation to a Non Excludable Condition, the Promoter (including its officer, employees and agents) excludes all liability whether arising in tort (including, without limitation, negligence), contract or otherwise for any personal injury or any other loss or damage (including without limitation loss of opportunity or loss or profits) whether direct, indirect, special or consequential, arising in any way out of the Competition, including, without limitation, the following:
 - a. any technical difficulties or equipment malfunction (whether or not under the Promoter's control);
 - b. any theft, unauthorised access or third party interference;
 - c. any entry or prize claim that is late, lost altered, damaged or misdirected (whether or not after receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter;
 - d. any variation in Prize value to that stated in these Conditions of Entry;

- e. any tax implications;
- f. the cancellation or postponement of any Event; and/or
- g. a Prize or use of a Prize.

20. These terms of Competition shall be governed by the laws of Western Australia and each entrant agrees to submit to the non-exclusive jurisdiction of Western Australia.