

Bankwest Ideas Lab Competition

Terms and Conditions

1. This competition commences at 8.00am AWST on Monday 7th January 2019 and closes at 11.59pm AWST on Friday 15th February 2019 AWST ('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 123 123 124 AFSL/Australian credit licence 234945, Bankwest Place, 300 Murray Street, Perth, WA, 6000 ('Bankwest' or 'Promoter').
3. The competition is open to all persons who receive an email invitation to participate in the Bankwest research survey ('Eligible Entrants'). There is a limit of 1 entry per person.
4. To enter, Eligible Entrants must sign up to Ideas Lab and complete and submit the survey questions during the Promotional Period. Surveys completed outside of the Promotional Period will not be eligible for the prize draw.
5. There will be four (4) winners of the competition ('Winner'). This is a game of skill and chance plays no part in determining winners. Each valid entry will be individually judged on the most innovative answer to a short question at the end of the survey and the best response will be chosen by a panel of representatives from Bankwest at Level 12, Bankwest Place, 300 Murray Street, Perth WA 6000, on Monday 18th February 2019 ('Judging Date').
6. The Winners will be notified in writing by email using the same email address used for this survey invite within seven (7) days of the Judging Date. The Winners must claim their prize in the manner set out in the email informing them that they have won. The Winners' details will also be announced online at www.bankwest.com.au.
7. The total prize pool is valued at \$1,000. There are four (4) prizes to be won, consisting of a \$250 Giftpay.com.au voucher ('Prize'). Conditions and exclusions apply to the Giftpay.com.au voucher. For full terms and

conditions, visit Giftpay.com.au, email: support@giftpay.com.au or phone (02) 9409 8695.

8. If the prize remains unclaimed after 1 month of the original Judging Date, the Promoter will conduct an unclaimed prize draw on Monday 18th March 2019 in the same manner and place as the original judging.
9. Bankwest accepts no responsibility for loss, damage, accident, death or injury resulting from the competition.
10. Prize is not transferable or exchangeable and cannot be taken as cash. The Winner accept the Prize 'as is' and acknowledge that Bankwest accepts no responsibility for any tax implications that may arise from the prize winnings. Winner should seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser. Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL / Australian credit licence 234945
11. No correspondence will be entered into. The Promoter's decision is final.
12. Directors and employees of Bankwest including their immediate families, its agencies and companies associated with this competition are ineligible to enter.
13. 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.
14. If for any reason whatsoever beyond the reasonable control of the Promoter, the promotion 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.
15. No applications from agents, third parties, organised groups or applications automatically generated by computer will be accepted. No incomplete, or corrupted entries will be accepted. Entries will only be accepted if they comply with all entry instructions. Responsibility is not accepted for entries

lost, damaged or delayed as a result of any network, computer hardware or software failure of any kind. Proof of sending will not be accepted as proof of receipt.

Privacy Statement

We've collected this information to enter you in the Bankwest Ideas Lab entered online by completing a survey received via email. Bankwest will not disclose this information for any other purpose. The information you give us is held confidentially and not passed on to any third parties, except for our related bodies corporate, agents and contractors for the fulfilment of this competition. You can access the personal information about you held by Bankwest by calling 13 17 18.