

Bankwest Instagram Competition – Terms and Conditions

How to enter:

You can enter by posting a photo that you have taken of your favourite WA destination on Instagram, tagging @Bankwest and using the hashtag #ourwahome during the Promotional Period.

1. This competition will commence at 8:00am WST on Monday 2 April 2018 and conclude at 11.59am WST Sunday 29 April 2018 (“Promotional Period”). Taking part in this competition constitutes acceptance of these terms and conditions.

2. Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 12 AFSL / Australian credit licence 234945, Bankwest Place, 300 Murray St, Perth WA 6000, phone 13 17 19 is the promoter of this Promotion (“Bankwest”).

3. To be eligible for entry (“Entrant”) into the Promotion you must (“Eligibility Criteria”):
 - a) Post a photo that you have taken of your favourite WA destination on Instagram, tag @Bankwest and use the hashtag #ourwahome
 - b) Be following Bankwest on Instagram
 - c) Have a public profile on Instagram so Bankwest can view your Entry
 - d) Have the consent of your parent(s) or guardian(s) to enter the Promotion, if you are under 18 years of age.
 - e) Reside in Western Australia
 - f) Accept these Terms & Conditions

4. Employees and agents, and their immediate family, of the Commonwealth Bank Group (including Bankwest) and their associated agencies and entities are not eligible to enter the Competition.

5. Multiple entries are permitted.

6. Valid entries are those that satisfy the eligibility criteria and are submitted before 11.59pm WST on Sunday 29 April 2018. Entrants must own the rights to the photo they submit for entry. Entrants who submit a photo they do not own the rights to will be disqualified.

7. This Competition is a game of skill. Entries will be judged by a panel of representatives from Bankwest (“Panel”) on amongst other things, the photography and creativity of the photo submitted. The Winner will be selected by a panel of Bankwest representatives at Bankwest, Level 12D, 300 Murray Street, Perth, WA 6000 on Tuesday 1 May 2018 at 2pm (Draw Date).

8. There is 1 prize to be won consisting of \$2,000.00 to be deposited in a Bankwest transaction account.

The total prize pool is \$2,000.00

9. The Winner will be notified by a comment on the Instagram post and direct message within two business days of the Draw Date.

10. Each prize must be deposited into a Bankwest transaction account. If you don't already hold a Bankwest transaction account, you will be required to open one to have your prize deposited (a Bankwest TeleNet account cannot be used for this purpose). Terms and conditions apply to opening the account. 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 the Bankwest web site bankwest.com.au or by contacting the Bankwest Customer Help Centre on 13 17 19.

11. The Winner must collect their Prize in a manner to be determined by Bankwest. If a Winner is unable or unwilling to take the Prize as stated, or if the Prize remains unclaimed within 3 months of draw date, the Winner will be deemed ineligible and will forfeit the prize. Where a Winner has been deemed ineligible a new Winner will be selected at the absolute discretion of Bankwest, in the same manner and place as the original draw.

12. Winners must accept their Prize 'as is' and acknowledge that Bankwest accepts no responsibility for any tax implications that may arise from the Prize. All Winners should seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser before accepting the Prize.

13. In regards to the Prize, the Prize cannot be transferred. The Prize is exclusive of costs incurred with accepting the Prizes unless otherwise stated.

14. Bankwest will use its best endeavours to provide the Prize listed. The Prize is subject to change at the Bankwest's discretion. If the Prize is unavailable for whatever reason, Bankwest reserves the right to substitute for that Prize or item for a Prize or item of an equivalent value subject to any written directions given under applicable trade promotion laws and regulations.

15. Bankwest's decision is final and no correspondence will be entered into.

16. Entrants agree that by submitting a photo and entering the Competition they grant Bankwest a non-exclusive, royalty free licence to use all assets including photographs in online media (including Bankwest's social media accounts). Ownership of the photo

submitted for entry remains that of the Entrant. Bankwest will not be liable for any loss or damage whatsoever (including but not limited to indirect or consequential loss) caused directly or indirectly by the use of the photograph by Bankwest, except for any liability which cannot be excluded by law.

17. Bankwest reserves the right in its sole discretion to disqualify any individual who does not meet the Eligibility Criteria.

18. Each Entrant consents, or the Entrant(s) parent(s) or guardian(s) if the Entrant is under the age of 18, to Bankwest using their name, likeness, image and/or voice (including photograph and/or film) in media for an unlimited period of time without remuneration for the purpose of promoting this Promotion (including any outcome), Bankwest and or products/services supplied by Bankwest.

19. These Terms and Conditions shall be governed by the laws of Western Australia and each Entrant agrees to submit to the non-exclusive jurisdiction of Western Australia.

20. This promotion is in no way sponsored, endorsed, administered by, or associated with, Instagram.