

'Which Becky are you?' Social Competition

Terms and conditions

1. This competition commences at 9.00am WST on Monday 23rd November and closes at 11.59pm WST on Monday 7th December ('Promotional Period'). Taking part in this competition constitutes acceptance of these terms and conditions.
2. Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945, Bankwest Place, 300 Murray St, Perth WA 6000, ph. 13 17 19, is the promoter of this competition. The promotion is governed by the laws of Western Australia and each entrant agrees to submit to the non-exclusive jurisdiction of Western Australia.
3. Entry is open to Australian residents ('Eligible Entrants') who:
 - a) Reside in Western Australia;
 - b) are existing Bankwest customers;
 - c) are over 18 years of age; and
 - d) accept these Terms & Conditions.
4. To enter: Eligible Entrants must complete the following steps during the Promotional Period ('Entry Requirements'):
 - a) Complete the entry form available on the Bankwest website which can be accessed through the Facebook, Instagram and Snapchat link. Valid entries are entries which comply with the Bankwest Social Media User Guidelines.
 - b) Identify which Becky most reflects you and your spending habits. In addition to providing their personal contact details, entrants will need to select whether they are most aligned to Spa Day Becky, Shopping Becky, Black Friday Becky or Bill paying Becky.
5. There is a limit of one entry per person.

6. The winner of the competition will be the first validly completed entry form drawn by random hand selection by a representative from Bankwest at Bankwest Place, Level 6, 300 Murray St Perth WA 6000 on Wednesday 9th December 2020, at 2pm WST ('Draw Date').
7. The winner will be notified on their contact number and in writing within two days of the draw date.
8. The winner will have the funds deposited into their Bankwest Transaction account. If the winner does not already hold a Bankwest Transaction Account, they may open one to have the prize deposited. Terms and conditions apply to opening the account. To decide if the 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 branch, from the Bankwest website bankwest.com.au or by contacting the Bankwest Customer Help Centre on 13 17 19. If the winner considers that the Bankwest accounts on offer do not suit their needs, Bankwest may deposit the prize funds into a nominated account at another financial institution.
9. There is one cash prize of \$1,000 to be won.
10. If any prize remains unclaimed after 3 months of the draw, the Promoter will conduct an unclaimed prize draw in the same manner and place as the original draw. If the new Winner does not claim the Prize within 14 days, the process set out in clause 10 shall be applied again, and so on until the Prize has been claimed.
11. As a condition of claiming the Prize each Winner consents, or the Winner'(s) parent(s) or guardian(s) consent, to the Promoter using their name, likeness, image and/or voice (including photograph, film and/or recording of the same) in media for an unlimited period of time without remuneration for the purpose of promoting this Competition (including any outcome), the Promoter and or products/services supplied by the Promoter.
12. Bankwest accepts no responsibility for loss or damage to prizes in transit.
13. No correspondence will be entered into. The Promoter's decision is final.
14. Directors and employees of the Commonwealth Bank Group including their immediate families, its agencies and companies associated with this competition are ineligible to enter.

15. To the extent permitted by law, the Promoter and its related entities and their respective directors, officers, employees and agents, and Facebook, Instagram and Snapchat, will not be liable for any personal injury, loss or damage, whatsoever which is suffered or sustained (including, but not limited to) indirect or consequential, financial or other loss) to or by an Entrant or Winner.

16. Winners of the Prize accept the Prize 'as is' and acknowledge that the Promoter accepts no responsibility for any tax implications that may arise from their Prize. Beneficiaries of the Prize should seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser.

17. The Promoter reserves the right, at any time, in its sole discretion, to verify the validity of entries and Entrants (including an Entrant's identity, age, place of residence and reserves the right, in its sole discretion, to disqualify any Entrant whom the Promoter has reason to believe has breached any of these terms, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the Promotion. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

18. If for any reason this Promotion is not capable of running as planned (including, but not limited to infection by computer virus, bugs, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Promotion), the Promoter may, subject to the approval of all relevant regulatory authorities, take any action that may be available including cancelling, terminating, modifying or suspending the Promotion.

19. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

20. Nothing in these terms limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the states and territories of Australia (Non-Excludable Guarantees).

21. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter and its related entities (including its respective directors,

officers, employees and agents) are not responsible for and exclude all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of:

- (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 their 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 terms;
- (e) any tax liability incurred by a beneficiary of a Prize (including an Entrant and the Prize Recipient);
- (f) use/taking of the Prize
- (g) the Promotion.

22. All entries become the sole property of the Promoter. The Promoter collects your personal information so that it may process your entry, administer this Promotion and contact you regarding information on products or services that may be of interest to you.

23. This Competition is in no way sponsored, endorsed or administered by, or associated with, Facebook or Instagram.