

Bankwest 'Interesting Rates' Competition Terms and Conditions

1. The Bankwest '*Interesting Rates*' Competition (**Promotion**) is conducted by Bankwest, a division of the Commonwealth Bank of Australia ABN 48 123 123 124, of Bankwest Place, 300 Murray St, Perth WA 6000 (PH: 13 17 19) (**Promoter**).
2. The Promotion commences at 9:30am (AWST) on 1 September 2026 and closes at 6:00pm (AWST) on 30 November 2026 (**Promotion Period**).
3. In these Terms and Conditions, the term 'Interesting Rate' refers to an interest rate of 11.50%p.a. for four months on balances up to \$250,000.99 on a Bankwest Easy Saver Account.
4. The Promotion is authorised under NSW Authority No. TP/05238 (NTP/17797).

Eligibility

5. Entry is open to individuals who:
 - a. reside in Western Australia, New South Wales, Victoria or Queensland;
 - b. are aged 18 years and over;
 - c. are eligible to open a Bankwest Easy Saver Account; and
 - d. are not persons who are (as determined by the Promoter):
 - (i) employees of the Promoter;
 - (ii) involved (whether as a principal, agent or employee) in the conduct or the promotion of the Promotion (including any person who determines who is to win a prize in the Promotion); or
 - (iii) involved in the management of the Promoter or any of the Promoter's related entities or any other benefitting organisation,



(Eligible Entrants).

How to enter

6. To enter the Promotion, Eligible Entrants must during the Promotion Period:
 - a. open a Bankwest Easy Saver Account via the Bankwest App and, if selected as a Winner (as defined below), keep the account open up until 5 business days after the date of the relevant Draw (as defined below); and
 - b. when completing the Bankwest Easy Saver Account opening process, apply one of the following promotion codes in the 'code' box:
 - (i) 'DENIM';
 - (ii) 'PUG'; or
 - (iii) 'PERMS'.
7. Each Eligible Entrant is entitled to enter the Promotion once.
8. By entering, each entrant agrees to:
 - a. the Promoter's privacy statement available at www.bankwest.com.au/legal-stuff/bankwest-privacy-statement (Privacy Statement); and
 - b. these Terms and Conditions.

Prize details

9. Each Winner (as defined below) will receive an interest rate of 11.50%p.a. for four months on balances up to \$250,000.99 on their Bankwest Easy Saver Account valued at up to \$9,688.39 (depending on a Winner's Easy Saver account balance) (Prize).
10. The total number of Prizes that will be awarded is 150. The total value of all Prizes in the Promotion is up to \$1,445,382.
11. Prizes may not be transferred, exchanged or redeemed for cash or other goods



or services.

12. The Prizes are being supplied by the Promoter.

Determining the Winners

13. Eligible Entrants will be placed into one of the three (3) Prize draws based on the date their Bankwest Easy Saver Account is opened, as recorded by the Promoter, and in accordance with the entry date periods set out in the below table.
14. The random electronic prize draws will take place on the dates and times specified in the below table at the offices of Trade Promotions and Lotteries Pty Ltd (ACN 601 297 330), Level 13, 477 Pitt St, Sydney NSW 2000 (Draws). For each of the three (3) Draws, the first 50 entries from Eligible Entrants drawn, as determined by the Promoter, will be awarded a Prize (Winners).

Entry date periods: Bankwest Easy Saver Account open dates	Draw date and time
1 September 2026 to 30 September 2026	6 October 2026 at 11:00am (AWST)
1 October 2026 to 31 October 2026	11 November 2026 at 11:00am (AWST)
1 November 2026 to 30 November 2026	9 December 2026 at 11:00am (AWST)

15. Each Eligible Entrant is only eligible to receive one Prize.

Announcing and notifying the Winners

16. The Promoter will notify each Winner by email to the Winner's email address (being, the latest email address recorded with the Promoter) within 5 business days of the Prize being drawn.
17. The Promoter will publish the last name, first initial and postcode of each Winner within 30 days of the date of the relevant Draw on the Promoter's website at www.bankwest.com.au/media for at least 28 days after the final Draw date.



Distributing the Prizes

18. The Prize will be applied to each Winner's Bankwest Easy Saver Account. The Interesting Rate will replace, and will not be in addition to, each Winner's existing Easy Saver account interest rate for the period that the Interesting Rate applies (being 4 months).
19. If a Winner closes their Bankwest Easy Saver Account at any time up to 5 business days after the date of the relevant Draw for that Winner's Prize, the Winner will be taken to have forfeited the Prize.

Conditions

20. As a condition of entering the Promotion, each Winner agrees to:
 - a. receiving marketing communications for purposes directly related to the Promotion;
 - b. the Promoter using the Winner's name (last name and initial of first name) and postcode in any media for the purpose of publishing the outcome of this Promotion;
 - c. comply with any terms or conditions which apply to the Bankwest Easy Saver Account as they will apply to the Prize; and
 - d. the Promoter using the Winner's name, likeness, quotes, image and/or voice (including photograph, film and/or recording of the same) and suburb in any media for an unlimited period without remuneration for the purpose of this Promotion (including any outcome).

Resolving disputes

21. Complaints regarding the Promotion may be submitted by:
 - a. messaging the Promoter in the Bankwest App; or
 - b. calling 13 17 19.



22. If there is a dispute concerning the complaint, the decision of the Promoter is final and binding, and no further correspondence will be entered into.

General

23. Information on how to enter the Promotion and Prize details set out in all communications regarding the Promotion form part of these Terms and Conditions.
24. Any entry not complying with these Terms and Conditions is invalid. Errors and omissions may be accepted at the Promoter's discretion.
25. Each Winner accepts the Prize 'as is' and acknowledges that the Promoter accepts no responsibility for any tax implications that may arise from their Prize. If a Winner is unsure of the tax implications, they should consider seeking advice from the Australian Tax Office or their own taxation adviser or independent financial adviser.
26. 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 and 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 and Conditions, tampered with the entry process or engaged in any unlawful or other improper conduct 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.
27. 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 if legally required, take any action that may be available including cancelling, terminating, modifying or suspending the



Promotion.

28. The Prizes are valued in Australian dollars unless expressly stated to the contrary.
29. All Prize amounts in these Terms and Conditions are inclusive of the Australian goods and services tax (GST) unless expressly stated to the contrary.
30. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
31. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act 2010 (Cth), as well as any other implied warranties under the Australian Securities and Investments Commission Act 2001 (Cth) or similar consumer protection laws in the states and territories of Australia (Non-Excludable Guarantees).
32. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter and its related entities (including their 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 and Conditions; (e) any tax liability incurred by a beneficiary of a Prize (including an Eligible Entrant and the Winners); (f) use/taking of the Prize; (g) the Promotion.
33. All entries become the sole property of the Promoter. The Promoter collects personal information from entrants so that it may process entries, administer



this Promotion and contact entrants regarding information on products or services that may be of interest to them.

34. The Promoter may communicate personal information to external providers and organisations to which it may outsource certain functions.
35. The Promoter will use and handle entrants' personal information as set out in its Privacy Statement. The Privacy Statement set outs how individuals may access, update or correct their personal information, change their communication preferences or make a privacy complaint.
36. The Promotion and these Terms and Conditions will be governed by the law of Western Australia, Australia, being the state in which the Promoter has its Head Office. Entrants accept the nonexclusive jurisdiction of courts and tribunals of Western Australia in connection with any disputes concerning the Promotion.
37. To contact the Promoter, write to Bankwest, PO Box E237, Perth WA 6841 or call 13 17 19.



Abridged Terms and Conditions

'Bankwest 'Interesting Rates' Competition' (Promotion) is conducted by Bankwest (Promoter) and runs from 9:30am (AWST) on 1 September 2026 to 6:00pm (AWST) on 30 November 2026 (Promotion Period) (see full terms and conditions here: bankwest.com.au/interesting). Open to individuals who reside in WA, NSW, VIC or QLD, are 18 years or over, are eligible to open a Bankwest Easy Saver Account and are not employees of the Promoter, involved in the Promotion or management of the Promoter or any other benefitting organisation. Entry through opening a Bankwest Easy Saver Account via the Bankwest App and applying one of the following promotion codes in the 'code' box when opening the account: 'DENIM', 'PUG' or 'PERMS' during the Promotion Period. Max 1 entry and 1 prize per person. The first 150 eligible entries randomly drawn will each receive an interest rate of 11.50%p.a. for 4 months on balances up to \$250,000.99 on their Bankwest Easy Saver Account valued at up to \$9,688.39. Total prize value: up to \$1,445,382. Random electronic prize draws conducted at the offices of Trade Promotions and Lotteries Pty Ltd (ACN 601 297 330), Level 13, 477 Pitt St, Sydney NSW 2000. Eligible entrants will be placed into 1 of 3 draws based on their Bankwest Easy Saver Account open date. For Bankwest Easy Saver Accounts opened from 1 September 2026 to 30 September 2026, the draw will be at 11:00am (AWST) on 6 October 2026. For Bankwest Easy Saver Accounts opened from 1 October 2026 to 31 October 2026, the draw will be at 11:00am (AWST) on 11 November 2026. For Bankwest Easy Saver Accounts opened from 1 November 2026 to 30 November 2026, the draw will be at 11:00am (AWST) on 9 December 2026. Winners notified by email within 5 business days of the relevant draw and must have their Bankwest Easy Saver Account open until then in order to be able to receive the prize. Each winner's first initial, last name and postcode will be published on the Promoter's website within 30 days of the relevant draw date. Prizes which cannot be delivered to a winner will be forfeited. Winners should consider seeking advice from the Australian Tax Office or their own taxation adviser or independent financial adviser if they are unsure of the tax implications that may arise from their prize. Entrants should review the applicable terms and conditions for their Bankwest Easy Saver Account as they will apply to the prizes. Permit: NSW Authority No. TP/05238 (NTP/17797).