# Bankwest ‘Little Wins’ Promotion

## Terms and Conditions

1. The Bankwest ‘Little Wins’ Promotion (**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 12:01am (AWST) on 1 November 2026 and closes at 6:00pm (AWST) on 30 June 2027 (**Promotion Period**).

3. The Promotion is authorised under NSW Authority No. TP/05238 (NTP/18459).

**Eligibility**

4. 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 not persons who are (as determined by the Promoter):

        i. 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

        ii. 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**

5. To automatically enter the Promotion, Eligible Entrants must during the Promotion Period:

    a. hold an open Bankwest Easy Transaction Account;

b. log in at least once to the Bankwest App during each Entry Period (as defined below); and

c. be opted in to receive marketing communications from the Promoter.

6. Each Eligible Entrant is entitled to enter the Promotion once for each Entry Period and win multiple Prizes.

7. To opt out of the Promotion, an Eligible Entrant must opt out of receiving marketing communications from the Promoter within the Bankwest App (either by managing their marketing preferences or messaging the Promoter) or Bankwest Online Banking, by unsubscribing directly from the Promoter's marketing communication or by calling 13 17 19 by 2 December 2026.

8. If an entrant does not opt out of entering the Promotion, that entrant will be taken to have agreed 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 win either $1,000, $500, $100 or $20 deposited into their Bankwest Easy Transaction Account (**Prize**).

10. The total number of Prizes that will be awarded is 2,370. The total value of all Prizes in the Promotion is $110,000.

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. There will be eight (8) monthly Prize draws. Eligible Entrants will be placed once into a

monthly Prize draw if they have logged into the Bankwest App (as recorded by the Promoter) during the entry period for that draw, as set out in the below table (**Entry Period**).

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 eight (8) Draws, the number of entries from Eligible Entrants drawn as set out in the below table, as determined by the Promoter, will be awarded a Prize as set out in the below table (**Winners**). The Prize awarded to a Winner is based on the order in which they have been drawn (i.e. for the first Draw, the first 2 Winners drawn will each win $1,000, the next 4 Winners drawn will each win $500, and so on).

| **Draw No.** | **Prizes** | **Entry Period:**<br>**Date of Bankwest App login** | **Draw date and time** |
|---|---|---|---|
| One (1) | Winners drawn will receive one of the following Prizes:<br>- 2 Winners of $1,000<br>- 4 Winners of $500<br>- 33 Winners of $100<br>- 222 Winners of $20 | 1 November 2026 to 30 November 2026 | 3 December 2026 at 11:00am (AWST) |
| Two (2) | Winners drawn will receive one of the following Prizes:<br>- 6 Winners of $1000<br>- 4 Winners of $500<br>- 33 Winners of $100<br>- 239 Winners of $20 | 1 December 2026 to 31 December 2026 | 5 January 2027 at 11:00am (AWST) |
| Three (3) | Winners drawn will receive one of the following Prizes:<br>- 4 Winners of $1000<br>- 8 Winners of $500<br>- 33 Winners of $100<br>- 322 Winners of $20 | 1 January 2027 to 31 January 2027 | 3 February 2027 at 11:00am (AWST) |
| Four (4) | Winners drawn will receive one of the following Prizes: | 1 February 2027 to 28February 2027 | 3 March 2027 at 11:00am (AWST) |

| | | | |
|---|---|---|---|
| | - 2 Winners of $1000<br>- 4 Winners of $500<br>- 66 Winners of $100<br>- 344 Winners of $20 | | |
| Five (5) | Winners drawn will receive one of the following Prizes:<br>- 2 Winners of $1000<br>- 4 Winners of $500<br>- 33 Winners of $100<br>- 222 Winners of $20 | 1 March 2027 to 31 March 2027 | 5 April 2027 at 11:00am (AWST) |
| Six (6) | Winners drawn will receive one of the following Prizes:<br>- 2 Winners of $1000<br>- 4 Winners of $500<br>- 33 Winners of $100<br>- 222 Winners of $20 | 1 April 2027 to 30 April 2027 | 4 May 2027 at 11:00am (AWST) |
| Seven (7) | Winners drawn will receive one of the following Prizes:<br>- 2 Winners of $1000<br>- 4 Winners of $500<br>- 33 Winners of $100<br>- 222 Winners of $20 | 1 May 2027 to 31 May 2027 | 3 June 2027 at 11:00am (AWST) |
| Eight (8) | Winners drawn will receive one of the following prizes:<br>- 2 Winners of $1000<br>- 4 Winners of $500<br>- 33 Winners of $100<br>- 222 Winners of $20 | 1 June 2027 to 30 June 2027 | 5 July 2027 at 11:00am (AWST) |

15. Each Prize will be credited to its Winner's Bankwest Easy Transaction Account.

**Announcing and notifying the Winners**

16. The Promoter will notify each Winner in the Bankwest App within 30 days of their 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. A Winner's Bankwest Easy Transaction Account must be open at the time the Prize is distributed in order to receive a Prize. The Prize will be distributed by the Promoter to each Winner's Bankwest Easy Transaction Account within 30 days of the relevant Draw date.

19. If at the time a Prize is distributed its Winner has closed their Bankwest Easy Transaction Account, that Winner will be taken to have forfeited the Prize and it will not be re-drawn.

**Conditions**

20. As a condition of entering the Promotion, each Winner agrees to:

    a. 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;

    b. comply with any terms or conditions which apply to the Bankwest Easy Transaction Account as they will apply to the Prize; and

    c. consent to the Promoter using the Winner's name, likeness, quotes, image and/or voice (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of this Promotion (including any outcome).

21. Notwithstanding any other provision of these Terms and Conditions, each Winner may notify the Promoter after receiving the notification that they have been awarded a Prize that they do not wish for their name, postcode, likeness, quotes, image and/or voice to be published.

**Resolving disputes**

22. Complaints regarding the Promotion may be submitted by:

d. messaging the Promoter in the Bankwest App; or

e. calling 13 17 19.

23. 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**

24. 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.

25. Any entry not complying with these Terms and Conditions is invalid. Errors and omissions may be accepted at the Promoter's discretion.

26. 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.

27. For the sole purpose of informing entrants of likely tax outcomes, the Promoter notes that the receipt of the Prize should not generally be assessable income if a Bankwest Easy Transaction Account is maintained for private or domestic/personal purposes. If a Bankwest Easy Transaction Account is related to a business or income-producing activities of an entrant (e.g., an individual who is a sole trader), the Prize may give rise to taxable income for that entrant. Please note, the Promoter's classification of whether an entrant is a 'business' customer is not determinative as an entrant could be carrying on a 'business' or using their Bankwest Easy Transaction Account for income earning purposes without the Promoter's knowledge.

28. 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.

29. 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.

30. The Prizes are valued in Australian dollars unless expressly stated to the contrary.

31. All Prize amounts in these Terms and Conditions are inclusive of the Australian goods and services tax (GST) unless expressly stated to the contrary.

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

33. 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**).

34. 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.

35. 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.

36. The Promoter may communicate personal information to external providers and organisations to which it may outsource certain functions.

37. The Promoter will use and handle entrants' personal information as set out in its Privacy Statement. The Privacy Statement sets out how individuals may access, update or correct their personal information, change their communication preferences or make a privacy complaint.

38. 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.

39. To contact the Promoter, write to Bankwest, PO Box E237, Perth WA 6841 or by call 13 17 19.

# Abridged Terms and Conditions

'Bankwest 'Little Wins' Competition' (**Promotion**) is conducted by Bankwest (**Promoter**) and runs from 12:01am (AWST) on 1 November 2026 to 6:00pm (AWST) on 30 June 2027 (**Promotion Period**) (see full terms and conditions here: www.bankwest.com.au/terms-conditions). Open to individuals who reside in WA, NSW, VIC or QLD, are 18 years or over and are not employees of the Promoter, involved in the Promotion or management of the Promoter or any other benefitting organisation. Automatic entry through holding an open Bankwest Easy Transaction Account, logging in at least once into the Bankwest App during each entry period and being opted in to receive marketing communications from the Promoter during the Promotion Period. The first 2,370 eligible entries randomly drawn will win either $1,000, $500, $100 or $20 deposited into their Bankwest Easy Transaction Account. Total prize value: $110,000. 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. One entry per monthly prize draw. Monthly prize draws conducted at 11:00am (AWST) on 3 December 2026, 5 January 2027, 3 February 2027, 3 March 2027, 5 April 2027, 4 May 2027, 3 June 2027 and 5 July 2027. Entry period for each draw is from the first and last date of the previous month. Winners notified in the Bankwest App within 30 days of the relevant draw. Each winner's first initial, last name and postcode will be published at www.bankwest.com.au/media within 30 days of the relevant draw date. Prizes distributed to each winner's Bankwest Easy Transaction Account within 30 days of the relevant draw date. Prizes which cannot be delivered to a winner (e.g. if their Bankwest Easy Transaction Account is closed) 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 Transaction Account as they will apply to the prizes. Permits: NSW Authority No. TP/05238 (NTP/18459)