

Bankwest Virtual Card Competition

Terms and Conditions

1. This competition commences at 8:00am AWST on 23 June 2025 and closes at 11:59pm AWST on 31 July 2025 ('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 ('Promoter') authorised under the promotion governed by the laws of Western Australia and each entrant agrees to submit to the non-exclusive jurisdiction of Western Australia.
3. Authorised under NSW Authority No. TP/4395.

Eligibility

4. Entry is open to Australian residents ('Eligible Entrants') who:
 - a. Reside in NSW, VIC, QLD, WA or TAS;
 - b. are aged over 18.
5. To enter, Eligible Entrants must,
 - a. Create a Bankwest Single-Use Virtual Card or Bankwest Multi-Use Virtual Card and use it for at least one (1) settled (fully processed and not pending) eligible purchase within the Promotional Period.
 - b. Debit and Credit virtual cards are eligible.



- c. Reside in NSW, VIC, QLD, WA or TAS on the date the virtual card is created and on the date the virtual card is used for at least one (1) settled (fully processed and not pending) eligible purchase within the Promotion Period.
- 6. Eligible Entrants declare that they enter the Promotion in a wholly personal, private or domestic capacity and not in relation to any enterprise e.g. business undertaking.
- 7. Definitions:
 - a. Eligible purchases are defined as transactions made with a Bankwest Virtual Card but exclude cash-out transactions at any merchant, gaming, lottery or gambling transactions; purchases / transactions that are subsequently refunded to the account; and fraudulent transactions.
 - b. Settled purchases are defined as transactions that have been finalised by the merchant and posted to your statement. 'Authorisation Only' transactions are not fully processed and are considered as pending transactions. The date the transaction settles may differ from the day the purchase/transaction was performed.
- 8. There is a limit of one (1) entry per person.
 - a. If a joint account is attached to the virtual card, only the card holder who created and used the virtual card will be entered into the promotion.

Competition Prize

- 9. There will be four (4) Prizes within the 'Promotional Period':
 - a. Total value of the prize pool is \$40,000.00, consisting of three (3) Flight Centre gift cards per winner; 2 x \$4,000.00 Gift Cards and 1 x \$2,000.00 Gift Card, totalling \$10,000.00 per winner.
- 10. The Prizes are subject to the following conditions:
 - a. Gift cards are valid for use within 3 years from the date of sale and are available for use twenty-four (24) hours after being awarded.



- b. Gift cards will be issued with a PIN number and the associated unique PIN number is required to be used at time of redemption. If a PIN number cannot be provided, the Gift Card will not be able to be redeemed.
- c. For online redemptions, the Gift Card(s) can only be redeemed for either a booking for flight(s) or a booking for hotel(s) – the Gift Card(s) cannot be redeemed for a booking of a combination of flight(s) and hotel(s).
- d. Gift Cards may be redeemed in whole or part during the validity period. Where used in part, no change will be given. Any unused balance may be used against future purchases but will not be refunded or credited if the Gift Card expires.

11. Redemption of prize

- a. Gift Cards can be redeemed at all Flight Centre and Travel Associates company owned stores located within Australia (for all product types excluding currency) or when a booking is a flight only or hotel only online at www.flightcentre.com.au. In-store Gift Card(s) redemptions can take place at any Flight Centre or Travel Associates store located within Australia. For online redemptions, the Gift Card(s) can only be redeemed for either a booking for flight(s) or a booking for hotel(s) – the Gift Card(s) cannot be redeemed for a booking of a combination of flight(s) and hotel(s).
- b. Gift Cards may only be applied up to the maximum value loaded onto the Gift Card which is unspent at the time of use. Where the cost of purchase exceeds the available balance of the Gift Card, the excess amount must be paid by another payment method.
- c. Gift Cards may not be used for payment of credit or retailer accounts.
More information can be found on Flight Centres website:
<https://www.flightcentre.com.au/p/gift-cards>

Determining the winner

- 12. Winners will be drawn by random selection by a representative from Bankwest at Bankwest Place, Level 12, 300 Murray St Perth WA 6000 on Monday 11 August.



13. The winner(s) will be notified via their advised contact email address or by phone within two (2) business days of the Draw Date.

Claiming the prize

14. The winner(s) will receive the prize to their contact email address on the day that they are notified as a winner.
15. Prize(s) is/are not transferable or redeemable for cash.
16. If the Prize becomes unavailable for any reason the Promoter may, in its sole and absolute discretion, modify or substitute the Prize.
17. As a condition of claiming the Prize, the Winner/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. In addition, the winner/s consent to the Promoter sharing their information as provided in their entry, to Nova Entertainment for the purpose of media or other publicity activity relating to the competition.
18. Bankwest accepts no responsibility for loss or damage to prizes in transit.
19. No correspondence will be entered into. The Promoter's decision is final.
20. Directors and employees of the Commonwealth Bank Group including their immediate families, its agencies and companies associated with this competition, are not eligible to enter.

General

21. Complaints can be made by completing the 'Register a complaint' form on the Bankwest website: <https://www.bankwest.com.au/retail-forms/customer-care>
22. To the extent permitted by law, the Promoter and each of their related entities and their respective directors, officers, employees and agents, 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 the Winner/s and their guest.

23. The Winner/s of the Prize accept the Prize 'as is' and acknowledges that the Promoter accepts no responsibility for any tax implications that may arise from their use of the receipt and use of the Prize. Beneficiaries of the Prizes should seek their own personal advice from the Australian Tax Office or their own taxation adviser or independent financial adviser.
24. The Promoter reserves the right, at any time, in its sole discretion, to verify the validity of entries and Eligible 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.
25. 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.
26. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
27. 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).



28. 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 Prizes 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 Prizes 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.
29. Except for any liability that cannot by law be excluded by law, neither the Venue nor their respective related entities (including its respective directors, officers, employees and agents) are 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 the Winner and/or its guest's use/taking of the Prize.
30. 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.