

## BOQ “Singapore Visa Cash App Racing Bulls” PROMOTION

### TERMS AND CONDITIONS

1. The Promoter of the promotion is Bank of Queensland Limited ABN 32 009 656 740 (BOQ) AFSL and Australian Credit Licence No 244616 of Level 3,100 Skyring Terrace, Newstead, Queensland 4006 (**Promoter**). The Promoter's website is [www.boq.com.au](http://www.boq.com.au).
2. Information on how to enter and the prize(s) form part of these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other published material, these Terms and Conditions will prevail.
3. By entering the promotion, participants are deemed to accept these Terms and Conditions.
4. Visa Cash App Racing Bulls (the “Team”), Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Visa Worldwide Pte. Ltd and those entities controlling, controlled by, or under common control with, any of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and each of their respective client financial institutions and merchants, and each of the foregoing's parents, subsidiaries, affiliates, representatives, agents, designees, and advertising and promotion agencies, and the employees, personnel, designees, and representatives of all of the foregoing (collectively, “Visa”), Block, Inc., MKTG, Inc., and any entities controlling, controlled by, or under common control with, each of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and the foregoing's parents, subsidiaries, affiliates, representatives, agents, designees, and the employees, personnel, designees, and representatives of the foregoing (each, a “Visa Party” and collectively, the “Visa Parties”) and any other Team and F1 commercial sponsors are not responsible for the administration of the promotion. The Team is not liable for anything arising out of this promotion including the fulfilment of any prizes. The prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such prize, including passing necessary sanctions screening. By accepting the prize the holder is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any entry and COVID-19 requirements. The prize is not negotiable and the winners/recipients must not re-sell or transfer the prize in any way, unless otherwise approved. In the event of the prize being unavailable the promoter reserves the right to substitute it for one of equal or greater value. Any substitution will be within the entire discretion of the promoter. In the event the winner does not accept the substitution they will forfeit their right to the prize. So far as is permitted by law the Visa Parties and other Team sponsors, and their associated companies and agents exclude responsibility and all liabilities arising from: (i) any postponement, cancellation or material change of the promotion of the Singapore F1 race; and (ii) any act or default by a winner or their guest resulting in the winner or their guest being unable to take the prize and/ or any elements of it. By participating in this promotion, you understand and agree that you are not being granted any rights (including any advertising, marketing or sponsorship rights) in relation to the Team or Singapore F1 race (or any associated races, teams or drivers) and shall not conduct any related marketing or advertising campaigns, promotions or other activities.

#### **Promotion Period**

5. The promotion commences on 12am AEST on 5 May 2025 and closes at 11:59pm AEST on 31 July 2025 (“**Promotional Period**”). Entries received by the Promoter after the Promotional Period will be deemed invalid.

## Eligibility and Participation

6. Entry is only open to Australian residents aged 18 years or over who (a) hold a BOQ Everyday Account with linked Visa Debit Card that has been activated (b) have not opted out of receiving marketing communications from the Promoter; and (c) can travel to the Singapore Race Weekend between 3 October 2025 – 6 October 2025 (**Eligible Entrant**).
7. Employees (and their immediate families) of the Promoter, and agencies associated with this promotion are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
8. An Eligible Entrant will receive one (1) automatic entry into the draw for each settled purchase transaction (not pending) of AUD\$60 or more made with their BOQ Everyday Account Visa Debit Card, during the Promotional Period (each a “**Qualifying Transaction**”). For the avoidance of doubt, the AUD\$60 or more must be spent in a single transaction. The Qualifying Transaction must be settled within 3 days from the end date of the Promotional Period. Incomplete transactions and transactions that are reversed or cancelled will be ineligible for entry. The following transactions will not be considered a Qualifying Transaction: BPay, Pay Anyone transactions, Direct Debits, Cash outs from a merchant's point of sales terminal, Cash withdrawals from an ATM and purchases in the following Merchant Categories:
  - 7273 Dating Services
  - 7995 Gambling and Betting, including Lottery Tickets, Casinos, etc.
  - 4829 Money Transfers (including cryptocurrency)
  - 6051 Non-Financial Institutions (including cryptocurrency)
  - 5813 Drinking Establishments (Alcoholic Beverages)
  - 5921 Package Stores – Beer, Wine, and Liquor.
9. Multiple entries are permitted, subject to the following: (a) only one (1) entry permitted per Qualifying Transaction (regardless of the amount spent in that transaction in excess of AUD\$60); and (b) each entry must be submitted separately and in accordance with entry requirements.
10. Only one (1) prize is permitted per BOQ Everyday Account (excluding SA residents). For clarity, for any entrant who has a joint BOQ Everyday Account with a linked Visa Debit Card, only one (1) prize will be awarded to holders of the joint BOQ Everyday Account (excluding SA residents). In the event that a prize is won through an entry made using a joint BOQ Everyday Account, the Promoter may determine the identity of the entrant/winner associated with the joint BOQ Everyday Account at its discretion based on the details available. By participating in the promotion, all joint account holders acknowledge and agree to this stipulation and waive any claims or disputes regarding the allocation of a prize.
11. The Promoter reserves the right, at any time, 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 individual who 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 misconduct calculated to jeopardise fair and proper conduct of the promotion. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

12. If there is a dispute as to the identity of an Eligible Entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.

### **Prizes**

13. The first valid entry drawn will win the Ultimate VCARB Hospitality Experience package for two (2) adults, valued up to AUD\$49,000.

Package includes:

- Two (2) x return economy airfares from a main domestic city in Australia to arrive in Singapore on 03/10/2025 and return on 06/10/2025 valued at up to AUD\$6,000, depending on point of departure;
  - Three (3) x nights accommodation at a minimum 5-star hotel in Singapore valued at up to AUD\$6,500;
  - Two (2) x day hospitality package for two (2) people for the qualifying day on Saturday and the race day on Sunday valued at AUD\$33,000;
  - Branded Visa Cash App Racing Bulls team gift package valued at AUD\$500;
  - One (1) x day Singapore city tour valued at AUD\$2,000;
  - Local ground transportation to and from the Singapore race weekend valued at AUD\$600; and
  - Daily breakfast included valued at AUD\$400.
14. The next six (6) valid entries drawn will each win a merchandise pack valued at \$1,030 per pack. Each merchandise pack includes:
- 1 x VCARB Replica Polo;
  - 1 x VCARB Cap; and
  - 1 x Visa gift bag.
15. The total prize pool value is up to AUD\$55,180.
16. Itinerary to be determined by the Promoter in its absolute discretion. Frequent flyer points will not form part of the prize. Prizes are subject to the standard terms and conditions of individual prize and service providers.
17. The hospitality package is subject to the event venue and ticket terms and conditions, including any applicable age restriction. The Promoter and event organisers hereby expressly reserve the right to eject any winner (and/or his/her companion) for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize.
18. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash and is not redeemable for other benefits, unless otherwise specified.
19. The winner of the travel prize and their guest must travel together, including travelling on the same flights and staying in the same accommodation. No compensation or alternative travel plans will be arranged should the winner and/or their guest miss their outbound or return flights or fail to meet any check in requirements for any reason. These costs will be the sole responsibility and expense of the winner and their guest. A credit card imprint will be required from the winner at check-in to the hotel for all incidental charges. For clarity, the winner's travel companion must be aged 18 years or over.

20. If any element of a prize is cancelled or postponed for any reason, the winner agrees to forfeit the specified element, and no cash alternative offer will be granted in lieu of the part of that prize.
21. The travel prize must be taken between 3 October 2025 and 6 October 2025 to coincide with the Singapore F1 Race event. All travel is always subject to availability and may be dependent on select seat class with airlines or specific room category availability with an accommodation partner. Winner is responsible for any amendment fees issued by airlines or suppliers once booking is confirmed and ticketed. It is the winner's responsibility to organise transport to/from the airport departure/return point and to/from the airport to the hotel accommodation. It is the responsibility of the winner and guest to hold valid travel insurance for their period of travel.
22. The winner of the travel prize and their nominated guest are responsible for all other costs or expenses relating to the prize and its acceptance and redemption not otherwise specified in these terms and conditions, including, but not limited to spending money, additional meals, taxes (excluding airline and airport taxes), insurance, passports, visas, vaccinations, all transport including to and from departure point, transfers, items of a personal nature, in-room charges, mobile data and all other ancillary costs incurred by the winner of the prize and their nominated guest. The Promoter will not be liable for any other expenses incurred by the winner of the prize.
23. The winner of the travel prize and their nominated guest are responsible for obtaining any additional insurance they deem necessary, and documents (including but not limited to passports, visas and vaccinations) required to travel to the relevant places at their own expense.
24. If any prize (or part of a prize) is unavailable, the Promoter, in its sole discretion, reserves the right to substitute the prize (or that part of the prize) with a prize of the equal value and/or specification, subject to any written directions from a regulatory authority. The Promoter and the event organisers accept no responsibility for any loss incurred in the event that the Singapore F1 race event is cancelled or unable to occur for any reason whatsoever. In the event of cancellation or change of date of the Singapore F1 race event for any reason, the tickets will not be rescheduled, nor will any other prize be offered in its place.
25. The Promoter is not responsible or liable for any change in the value of a prize between the date of the publication of these Terms and Conditions and the date the prize is claimed.

### **Prize Draw**

26. The draw will take place at the Promoter's offices at Anisimoff Legal, Level 3/162 Collins Street, Melbourne VIC 3000 on 11 August 2025 at 1:00pm AEST, in the presence of an independent scrutineer.
27. The Promoter may draw additional reserve entries and record them in order in case an invalid or ineligible entrant is drawn. The winners will be notified by telephone and email within two (2) business days of the draw, and their details (first initial, surname and postcode) will be published online at <https://www.boq.com.au/singapore-race-weekend> from 13 August 2025.
28. If for any reason any prize(s) remain unclaimed by 9:29am AEST on 8 September 2025, a re-draw will take place at 9:30am AEST on 8 September 2025 at the same place as the

original draw, subject to any directions from a regulatory authority. Winners (if any) will be notified by telephone and email within two (2) business days of the re-draw, and their details (first initial, surname and postcode) will be published online at <https://www.boq.com.au/singapore-race-weekend> on 10 September 2025.

29. The Promoter's decision is final and no correspondence will be entered into.
30. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize (or an element of the prize) by the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited.
31. In the event of war, terrorism, state of emergency, government lockdown, pandemic, or any other kind of disaster or unforeseeable event beyond the Promoter's reasonable control, the Promoter reserves the right to cancel, terminate, modify or suspend the promotion or suspend, substitute or modify a prize, subject to any written directions from a relevant regulatory authority.
32. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.

## Liability

33. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
34. 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, 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**"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes 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 promotion.
35. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes 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) if the Singapore VCARB event is delayed, postponed or cancelled for any reason beyond the reasonable control of the Promoter; (f) any tax liability incurred by a winner or entrant; or (g) use of a prize / taking of a prize /

- participation in a prize. The Promoter is not responsible for any tax implications arising from a customer winning a prize. It is recommended to seek independent financial advice.
36. The use of any automated software or any other mechanical or electronic means that allows an entrant to automatically enter repeatedly is prohibited and will render all entries submitted by that entrant invalid.

### **Privacy**

37. The Promoter collects personal information ("PI") in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at <https://www.boq.com.au/important-information/privacy>. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. The Privacy Policy also contains information about how entrants may opt out, access, update or correct their PI, how entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter. Unless otherwise indicated by the Promoter, the Promoter may disclose PI to entities outside of Australia (for a list of the countries, see the Promoter's Privacy Policy), and cannot guarantee that any overseas recipient will not breach the Australian Privacy Principles. By entering the promotion, entrants consent to the overseas transfer on these terms as permitted by the Australian Privacy Principles and agree that the Promoter is not liable in this regard. Visa is a third party associated with the Competition. Your information will be shared with Visa to facilitate the fulfilment of the prize. This sharing of information allows Visa to organise flights, accommodation and the experiences or the fulfilment of merchandise packages.
38. As a condition of accepting a travel prize, the winner and their chosen companion must sign any legal documentation as and, in the form, required by the Promoter and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.
39. If any of these clauses should be determined to be illegal, invalid, or otherwise unenforceable then it shall be severed and deleted from these Terms and Conditions and the remaining clauses shall survive and remain in full force and effect.
40. These Terms and Conditions (and any non-contractual disputes/claims which arise out of or in connection with them) will be governed by the relevant local courts who shall have exclusive jurisdiction over any and all disputes arising out of, relating to or concerning these Terms and Conditions.