

BOQ Platinum Visa Credit Card Promotion

Terms and Conditions

1. Background

- 1.1. The Promoter of the BOQ Platinum Visa Credit Card Promotion (**Promotion**) is Bank of Queensland Limited ABN 30 009 656 740 of Level 6, 100 Skyring Terrace, Newstead, Queensland, 4006 (**BOQ**) (**Promoter**).
- 1.2. Information on how to enter and the Reward 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.
- 1.3. Citigroup Pty Ltd ABN 88 004 325 080 AFSL 238098 Australian Credit Licence No. 238098 (Citigroup) is the credit provider and issuer of BOQ Credit Cards (Credit Cards). Fees and charges are payable. Full terms and conditions are available at any Bank of Queensland branch or the BOQ Website (<https://www.boq.com.au/important-information/terms-and-conditions>). Citigroup's standard credit assessment criteria apply.
- 1.4. By entering the Promotion, participants are deemed to accept these terms and conditions.

2. Promotion Period

- 2.1. The Promotion commences on 22ⁿ October, 2018, at 12:01AM AEST and closes on 30 November, 2018 at 11:59pm AEST (**Promotion Period**). Entries received by the Promoter after the Promotion Period are ineligible to participate.

3. Eligibility and Participation

- 3.1. The Promotion is open to Australian residents who are aged 18 years or over (**Eligible Participant**); and
 - a. apply and are approved for a BOQ Platinum Visa Credit Card during the Promotion Period; and
 - b. otherwise comply with the Terms and Conditions set out in this document.
- 3.2. Directors, employees and agents (including the immediate family members of a Director, employee or agent) of the Promoter are ineligible to enter the Promotion.
- 3.3. An eligible product for the purposes of the Promotion is a BOQ Platinum Visa Credit Card (Eligible product).
- 3.4. The following products are not considered Eligible products for the purposes of the Promotion:
 - a. Products sold to directors and employees of the Promoter and its agents; and
 - b. Existing BOQ Platinum Visa Credit cards.
 - c. BOQ Platinum Visa Credit Cards in conjunction with any other promotion or offer including when you take a credit card as part of a home loan package.
- 3.5. The Promoter reserves the right, at any time, in its sole and absolute discretion to verify the validity of entries and Eligible Participants (including their identity, age, and place of residence).

4. The Reward

- 4.1. The Reward is one \$50 single-load stored value card with pre-set limits and is not linked to a bank account or similar account in the name of the Eligible Participant.
- 4.2. The Reward is not transferable, and is not redeemable for cash or other benefits.
- 4.3. The Promoter is not responsible or liable for any change in the value of the Reward between the date of the publication of these Terms and Conditions and the date the Reward is claimed.

5. Activation and Use of the Reward

- 5.1. An Eligible Participant who purchases an Eligible Product is entitled to no more than one Reward per Eligible Product.
- 5.2. An Eligible Participant must allow a minimum of eight weeks to receive the Reward.
- 5.3. The Reward must be activated within 6 months of the date of dispatch, and expires 12 months from the date of dispatch.
- 5.4. Use of the Reward is subject to the Issuer's conditions of use, which can be accessed by visiting the Issuer's website (<https://indigo.cometrue.com.au>). The balance and 15 most recent transactions made with the Reward can also be accessed using the website.
- 5.5. The expiry of the Reward will be noted on the Reward itself.
- 5.6. All decisions of the Promoter in relation to any aspects of the Promotion are final and binding on every participant and no correspondence will be entered into by the BOQ.

6. Liability

- 6.1. The Promoter accepts no responsibility for any late, lost or misdirected entries.
- 6.2. The Promoter and its agents will not be liable for any loss or damage whatsoever (including but not limited to direct or consequential loss) or personal injury suffered or sustained in connection with the Promotion or any act, omission or error whatsoever of the Promoter or its agents, except for liability that cannot be excluded by law.
- 6.3. If for any reason the Promoter determines in good faith and its sole discretion that this Promotion is not capable of running as planned, including but not limited to events such as computer bugs or viruses, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond control of the Promoter, which might corrupt or affect the administration, security, fairness, integrity or proper control of this Promotion, the Promoter reserves the right to its sole discretion to disqualify any individual who tampers with the entry process.

7. Use of Entries and Privacy

- 7.1. The Come True Visa Gift Card is issued by Indue Ltd ABN 97 087 822 464 (**Issuer**) iGoDirect Group (Rewards Come True) Pty Ltd ABN 17 110 897 320 is an agent of Indue. BOQ will be required to pass some of the Eligible Participants' personal information to the Issuer in order for the Reward to be issued.
- 7.2. In entering this Promotion, all participants consent to the publication of their name and city of origin in any advertisements or articles relating to the Promotion or the Reward and participate in any media releases which may include photographs of the Winner by the Promoter. In

entering this Promotion, all participants consent to the use of their names and likeness in this manner.

- 7.3. The Promoter collects personal information from all participants in order to conduct the Promotion and may for this purpose, disclose such personal information to third parties. The Promoter will use and handle participants personal information as set out in BOQ's Privacy Policy, which can be accessed at <http://www.boq.com.au/privacy.htm>.

8. Taxation

- 8.1. Participants should seek independent advice in relation to tax implications in respect of the Reward.