

Day2DayPlus Competition Terms and Conditions

1. The Promoter of the BOQ's Day2Day Plus Competition (**Promotion**) is Bank of Queensland Limited ABN 32 009 656 740 of Level 5, 100 Skyring Terrace, Newstead, Brisbane QLD 4006 (**Promoter**) (**BOQ**). Telephone: 1300 55 72 72 www.boq.com.au.
2. The Promotion commences on 21st May 2018, at 9:00am AEST and closes on 29th July 2018 at 11:59pm AEST (**Promotion Period**). Entries received by the Promoter after the Promotion Period are ineligible to participate.
3. By entering the Promotion, participants are deemed to accept these terms and conditions. To the extent that these terms and conditions conflict with any other published material, these terms and conditions will prevail.

Eligibility

4. The Promotion is open to Australian residents who:
 - (i) are aged 16 years or over; and
 - (ii) open a Day2Day Plus Account® during the Promotion Period and must not be an account holder of an existing BOQ transaction account, this includes Day2Day Plus Account (but may be a signatory only on another BOQ transaction account) or
 - (iii) have previously never been a BOQ Day2Day Plus transaction account holder, this includes Day2Day Plus Account®.

Eligible Participant

5. Directors and employees of the Promoter and its agents are ineligible to enter. Any participant whose BOQ Day2Day Plus Account® is overdrawn as at the date of the Prize draw is also deemed ineligible to participate.
6. To enter the Prize draw, Eligible Participants must open a Day2Day Plus Account® during the Promotion Period. [Eligible transactions are defined as any debit transaction made on the Day2Day Plus transaction account, excluding debit or credit transfers made between existing BOQ accounts, which are held by you or any customer from BOQ]. The final daily transaction must be made by 29 July 2018 at 11:59am AEDST.

Eligible Entry

7. An Eligible Participant who submits an entry during the Promotion Period in accordance with these Terms and Conditions will receive one (1) entry in the Promotion (**Eligible Entry**) for every transaction that is completed.
8. Eligible transactions are defined as any debit transaction made on the Day2Day Plus transaction account, excluding debit or credit transfers made between existing BOQ accounts, which are held by you or any customer from BOQ.
9. 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) and reserves the right, in its sole discretion to disqualify any Eligible Participant 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.

Prize

10. There is a total prize pool is \$16,000, being eight (8) single \$2,000.00 cash payments deposited into each winner's BOQ transaction account (Prize).

11. The Prize will be deposited into each of the winner's nominated BOQ transaction account.
12. Details of the Prize will be sent (via email) to the Prize Winner within 7 business days of the Prize Winner being contacted via phone by BOQ informing them of the fact they are a Prize Winner. Failure to respond within 3 months will result in the Prize Winner forfeiting the Prize and the Prize being redrawn in accordance with the Terms and Conditions.

Prize Draw

13. There will be eight (8) x Prize draws which will take place at the Promoter's office, Level 5, 100 Skyring Terrace, Newstead QLD 4006 by 5pm AEST on the following dates:
 - (iv) Tuesday 12th June 2018 (for all eligible entries made between Monday 04th June 2018 12.01am and Sunday 10th June 2018 11.59pm);
 - (v) Tuesday 19th June 2018 (for all eligible entries made between Monday 11th June 2018 12.01am and Sunday 17th June 2018 11.59pm);
 - (vi) Tuesday 26th June 2018 (for all eligible entries made between Monday 18th June 2018 12.01am and Sunday 24th June 2018 11.59pm);
 - (vii) Tuesday 03rd July 2018 (for all eligible entries made between Monday 25th June 2018 12.01am and Sunday 01st July 2018 11.59pm);
 - (viii) Tuesday 10th July 2018 (for all eligible entries made between Monday 02nd July 2018 12.01am and Sunday 08th July 2018 11.59pm);
 - (ix) Tuesday 17th July 2018 (for all eligible entries made between Monday 09th July 2018 12.01am and Sunday 15th July 2018 11.59pm);
 - (x) Tuesday 24th July 2018 (for all eligible entries made between Monday 16th July 2018 12.01am and Sunday 22nd July 2018 11.59pm); and
 - (xi) Tuesday 31st July 2018 (for all eligible entries made between Monday 23rd July 2018 12.01am and Sunday 29th July 2018 11.59pm).
14. Each winner will be the first valid Eligible Entry drawn by electronic random selection from the cumulative pool of Eligible Entries on the set draw dates. For the avoidance of doubt, all valid and Eligible Entries will be entered into the draw at the conclusion of the Promotion Period.
15. The Prize Winners will be announced via the Promoter's Facebook page on the day of each draw (for the dates of each draw see clause 14). The Prize Winner will also be notified by email within 7 business days of the draw.
16. In the event of each Prize Winner, being unable to satisfy these terms and conditions, or forfeiting a Prize, the Promoter will conduct a redraw for all prizes at Level 5, 100 Skyring Terrace, Newstead QLD 4006 on 31st October 2018. The Prize Winners will be announced via the Promoter's Facebook page on 31st October 2018. The Prize Winners will also be notified by phone and email within seven business days from the redraw date.
17. To accept the Prize, re-draw Prize Winners must respond to the notification email in the manner set out in the notification email and claim the Prize within 3 months of the notification email. Failure to claim a Prize within 3 months of the notification email, will result in the Prize Winner forfeiting the Prize.
18. The Promoter accepts no responsibility for any late, lost or misdirected entries.
19. The Promoter is not responsible for any ancillary costs incurred by accepting the Prize, entering the Promotion or redemption of the Prize.

20. All decisions of the Promoter in relation to any aspects of the Promotion are final and binding on every Eligible Person and no correspondence will be entered into by the Promoter.

Liability

21. BOQ, and its respective Related Bodies Corporate, officers, employees and agents will not be liable for any loss, damage or personal injury whatsoever (including but not limited to direct, indirect and consequential loss) suffered or sustained in connection with this offer, the promotion of this offer or the use of the Prize, except for any liability which cannot be excluded by law.
22. BOQ accepts no liability for any event, circumstances, loss or expense arising from this Competition or the taking or use of the Prize by the Eligible Person or any other person.
23. The Promoter is not responsible for any failure of equipment or programming associated with or utilised in the Promotion, or for any technical error, or any combination thereof that may occur in the course of the administration of the Promotion including any omission, interruption, deletion, defect, delay in operation or transmission, communications line or telephone, mobile or satellite network failure, theft or destruction or unauthorised access to or alteration of entries.
24. If for any reason the Promotion is not capable of running as planned due to infection of data by computer viruses, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter, which corrupt or affect the administration, security, fairness or integrity or proper conduct of the Promotion, the Promoter reserves the right in its sole discretion to the fullest extent permitted by law to (a) cancel, terminate, modify or suspend the Promotion, subject to relevant state laws and any written directions from a regulatory authority; or (b) or disqualify any individual from participating in the Promotion (or both).
25. The Promoter, subject to relevant state laws and any written directions from a regulatory authority, reserves the right to cancel, terminate, modify or suspend the Promotion for any other reason
26. If the Promotion is cancelled, terminated, modified or suspended for any reason or the Terms and Conditions are amended, a notice will be published on the Promoter's Facebook page and on the BOQ website at <http://boq.com.au/termsandconditions.htm>

Privacy

27. BOQ collects personal information in order to conduct the Promotion and may, for this purpose, disclose such Personal Information to third parties.
28. All entries become the property of the Promoter. The Promoter reserves the right to publicise winners' names, addresses and photographs through newsletters and print and electronic media.
29. BOQ will use and handle personal information as set out in our Privacy Policy which can be accessed at <http://www.boq.com.au/privacy.htm>

General

30. The Prize is assessable income under current taxation law, and the Bank is required to report details of payments made to the Australian Taxation Office. Withholding taxes may be applicable where an accountholder is a non-resident, or has chosen not to quote their tax file number. Prize winners should seek their own independent advice in relation to any taxation implications associated with winning the Prize.
31. This information has been prepared without taking into account your objectives, financial situation or needs. You should consider if it is appropriate for you and read the Terms and Conditions available at boq.com.au/termsconditions.htm.

32. Promotion authorised under NSW Permit No. LTPS/18/24243 SA Permit No. T18/678 and ACT Permit No. TP18/00752.