

SUNCORP BANK LEND A HAND GIVEAWAY

TERMS AND CONDITIONS

PARTICIPATION

1. This competition (**Giveaway**) is conducted by Suncorp-Metway Ltd, ABN 66 010 831 722 trading as Suncorp Bank (**Suncorp Bank**) of Level 28, 266 George Street, Brisbane, QLD, 4000.
2. All entry instructions and prize information published by Suncorp Bank form part of these conditions. By entering, entrants accept these conditions.
3. This Giveaway is only open to entrants who are West Australian (**WA**) residents , are aged 18 years or older at the time of entry, and are authorised representatives of a:
 - a. Charity registered in WA ;

I.e. A charity registered in WA with the Australian Charities and Not-for-profits Commission

or;

- b. community group , which may include a school, indigenous community, support group or sporting club (Community Group) (**Eligible Entrant**)

I.e. A Community Group is considered one that does not have an official status but relies on grants, fundraising and donations to remain operational and provide much needed community support and services.

who are based or have a branch in WA and raise money in WA for the benefit of some or all of the Perth/WA community.

4. Entrants are **not eligible** if:
 - c. they are directors, management or employees, or their immediate family members of Suncorp Bank or its related companies or agencies associated with the Giveaway;
or
 - d. their Charity or Community Group:
 - i. funds political, religious, military pursuits or animal welfare initiatives; or
 - ii. intends to raise funding to cover:
 1. business / operational expenses such as travel, bills (including but not limited to phone, electricity, water, rates etc.); or
 2. personal expenses such as but not limited to medical bills; or
 3. goods or services already purchased; or
 - iii. intends to use the Suite to host their Charity/ Community Group staff, friends or family members.

The Giveaway entry period commences at 3:00pm (AEST) on Friday 24 October 2014 and closes at 7pm (AEST) on Friday 19 December 2014 (**Entry Period**). Except as otherwise stated, all times are Brisbane, Queensland standard time.

ENTRY

5. To enter the Giveaway, an Eligible Entrant must, during the Entry Period:
 - a. visit www.suncorpbank.com.au/lendahand; and
 - b. follow the directions to fully complete and submit the online entry form; and
 - c. tick all the mandatory boxes including agreeing to these terms and conditions.
6. Limit of one entry per Charity/ Community Group. Any subsequent entry from the same Charity/Community Group after the first valid entry is received will be deemed invalid.
7. Entries must be received by Suncorp Bank during the Entry Period. Entries will be deemed received at the time that Suncorp Bank is satisfied that all necessary requirements under condition 5 have been met and not at the time of submission by the Eligible Entrant. Suncorp Bank takes no responsibility for late, lost incomplete, incorrectly submitted, illegible or misdirected entries or delays or failures in any equipment or telecommunications service used to administer this Giveaway.
8. Cost of entry via the internet is free, but internet connection and usage rates may apply. Eligible Entrants should obtain details of such costs from their service providers.
9. Eligible Entrants must submit their internet entry manually. Suncorp Bank may reject internet entries if it reasonably forms the opinion that they have been entered using automated entry means or by use of a competition entry service.
10. Eligible Entrants must create their own entry and only submit an entry in their own name. Entries that are found to have been derived from third party work will be considered invalid and, if awarded a prize, the prize must be returned to Suncorp Bank. Each Eligible Entrant indemnifies Suncorp Bank and its associated companies and agents for any claims, costs, expenses, penalties or damages they incur from reproducing, publishing or otherwise using any works subsequently found to have been derived in any way from any third party works.
11. Each Eligible Entrant warrants and agrees that:
 - a. they have created the entry themselves;
 - b. they are entitled to reproduce and exploit all underlying works in the entry;
 - c. the entry does not, and use or exploitation of the entry by Suncorp Bank (and each of its assignees and licensees) as contemplated by these conditions will not, violate the rights (including copyright and privacy) of any third person;
 - d. the entry has not been previously published in any other medium or forum worldwide;
 - e. they will not submit material that is unlawful, obscene, defamatory, derogatory, abusive, harmful to any person or entity, or otherwise inappropriate or offensive; and
 - f. they have not granted rights to their entry to any other person which is inconsistent with the rights granted to Suncorp Bank under these conditions.
12. Each Eligible Entrant acknowledges and agrees that Suncorp Bank (and each of its assignees and licensees) has the right, in its absolute discretion, to edit, amend, copy, reproduce, use, publish, broadcast and communicate to the public, the entry in any media including television and the internet, without any further consultation, reference, payment or other compensation. Each Eligible Entrant also agrees that they will not make any claim against Suncorp Bank (or its

assignees and licensees) arising from the exercise of these rights, including claims in relation to any moral rights that they may otherwise have.

13. Suncorp Bank may, in its absolute discretion, declare an entry invalid or disqualify any entrant that tampers with the entry process or benefits from such tampering, submits an entry that is incomplete or not in accordance with these conditions, or otherwise acts in a manner that is disruptive, dishonest or calculated to jeopardise the fair and proper conduct of this Giveaway.
14. Suncorp Bank reserves the right to require an entrant to verify the validity of their entry within the requested time, including but not limited to an entrant's identity, eligibility, age and address and to disqualify any entrant who does not satisfy any entry criteria in these conditions. Errors and omissions may be accepted at Suncorp Bank's discretion. Proof considered suitable for verification is at Suncorp Bank's discretion.

JUDGING AND PRIZES

15. This Giveaway is a game of skill and chance plays no part in determining the winner(s).
16. Entries will be reviewed and assessed by the Suncorp Bank Judging Panel (**the Panel**). Eligible entries will be given a merit ranking that takes into consideration the Giveaway priorities, guidelines and goals.
17. The Panel will favour entries from Charities and Community Groups which demonstrate one or more of the following attributes:
 - a. a long term commitment to the Perth and/or WA community.
 - b. a compelling need for fundraising items to drive increase in financial donations
 - c. that the funding is likely to provide a positive impact for the community and make a significant difference to the Charity's or Community Group's cause
 - d. that the application of raised funds will be to a specific service, program, initiative, equipment or goods to benefit the community.
18. The prize is a once-off use of the Suncorp Bank Corporate Suite located at Perth Arena, 700 Wellington Street, Perth, WA 6000 for up to 16 people, which consists of:
 - a. Attendance at an event to be chosen by Suncorp Bank
 - b. A food and beverages package valued up to \$2500
 - c. A Suncorp Bank representative will act as host at the event.
19. The winner(s) agree that any and all promotional material in any form that is proposed to be created, used or distributed in connection with using the prize to raise funds must be approved by Suncorp Bank and Perth Arena prior to any fund raising activity or public release.
20. The winner and their companion(s) agree to comply with any terms and conditions imposed by Perth Arena in connection with the Giveaway, this includes abiding by the Perth Arena Terms of Entry as well as the Conditions of Entry to the Perth Arena Corporate Suites.
21. The winner and their companion(s) agree that the prize is subject to relevant health, safety and liquor consumption laws, including responsible service of alcohol requirements of any prize provider. The Promoter additionally encourages the winner and their companion(s) to visit the Australian Government's information site for alcohol at www.alcohol.gov.au.

22. All components of the prize must be taken together and when offered or will be forfeited.
23. Where part of the prize involves the winner and their companion(s) attending an event, if any part of the event is abandoned, called off, varied or postponed for any reason, that part of the prize may be forfeited without compensation at Suncorp Bank's discretion, subject to the approval of any relevant gaming authorities, where required.
24. Each allocation of the Suite use is valued at up to \$10,000 AUD including GST. The total prize pool is valued up to \$60,000 AUD including GST (for six suites) depending on the Suite allocated to the winner (s) and food and beverage package provided as at 24 October 2015. A prize value is the recommended retail value as provided by the relevant supplier(s). Suncorp Bank takes no responsibility for any variation in a prize's value due to exchange rate changes or otherwise.
25. Any additional costs not expressly stated, but which may be incurred in acceptance and use of a prize, are the responsibility of the winner. This includes but is not limited to return travel to and from Perth Arena, parking, merchandise, food and drinks consumed outside the Suncorp Bank suite on the night of the allocated event and all other ancillary costs.
26. No compensation will be payable if a winner is unable to take any element of a prize as stated, or does not satisfy any conditions of use for any element of the prize (including conditions imposed by event organisers or staff, or other prize providers, such as health, behaviour, age and safety requirements), for whatever reason. Any part of a prize that is not taken for any reason is forfeited and no compensation will be provided.
27. If a prize (or part of a prize) is unavailable for any reason, Suncorp Bank may, in its absolute discretion, substitute alternative goods or services of equal or higher value. Suncorp Bank accepts no other liability or responsibility for any loss incurred by a winner or any other party if a prize (or part of prize) is unavailable for any reason.
28. Other than as expressly stated in these conditions, a prize is non-transferable, non-refundable, non-exchangeable, non-replaceable, and non-redeemable for another prize including cash, except at Suncorp Bank's discretion.

PRIZE WINNER(S)

29. The winner(s) will be notified by phone call and email using the details provided in the winning entry on Monday 2 February 2015.
30. The prize notification will include instructions as to how the winner is to claim the prize. The prize(s) will only be awarded following any winner validation and verification that Suncorp Bank requires in its sole discretion.
31. If: (i) a prize is not claimed by a winner or Suncorp Bank has been unable (despite reasonable efforts) to successfully contact the winner; or (ii) a winner is determined by Suncorp Bank to be ineligible to win a prize in accordance with these conditions, the relevant prize will be forfeited and instead awarded to the Eligible Entrant judged to have the next best entry in accordance with the criteria set out in condition 17. Any resulting winner(s) will be notified by phone call and email using the details provided in the winning week commencing Monday 9 February 2015. That process will be repeated if required.



GENERAL

32. If for any reason this Giveaway is not capable of running as planned, or is interfered with or disrupted in any way (including by vandalism, power failures, natural disasters, acts of God, weather event, civil unrest, strikes, computer bugs or viruses, tampering or technical failures), Suncorp Bank reserves the right to cancel, terminate, modify or suspend the Giveaway, or invalidate any affected entries.
33. Suncorp Bank assumes no responsibility for: (i) any error, omission, interruption, or delay in the operation or transmission of any communication sent to (or by) Suncorp Bank or any entrant whether caused by problems with communication networks or lines, computer systems, software or internet service providers, congestion on any carrier network or otherwise; (ii) any theft, destruction or unauthorised access to, or alteration of such communications; (iii) any problem with, or technical malfunction of, any computer system or other equipment used for the conduct of the Giveaway; (iv) any incorrect or incomplete information which may be communicated in the course of the administering this Giveaway (whether as a result of one of the foregoing causes or otherwise); or (v) any delay in delivery (when not directly caused by Suncorp Bank or its supplier), or failure of safe delivery of a prize.
34. All of Suncorp Bank's decisions in relation to all aspects of this Giveaway are final and no correspondence will be entered into. Failure by Suncorp Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.
35. A winner accepts a prize at their own risk. Any tax or legal liability arising as a result of accepting a prize is the responsibility of the winner. Independent financial and legal advice should be sought.
36. To the full extent permitted by law, Suncorp Bank, its associated companies and agencies and any of their personnel (the "Relevant Parties") exclude all liability for any loss (including any damage, claim, injury, cost or expense) which is suffered or incurred by any Eligible Entrant in connection with the Giveaway or a prize, including without limitation: (i) any indirect, special, economic or consequential loss; (ii) any loss arising from the negligence of a Relevant Party; and (iii) any liability for personal injury or death. To the extent that such liability cannot be excluded by law, it is limited to the minimum allowable by law.
37. The winner(s) agree to indemnify and keep indemnified the Related Parties in respect of any legal liability that may have (whether under tort, statute, contract, negligence or otherwise) to any third party which arises from or out of the winner's acceptance of the Prize.
38. The winner(s) must, at Suncorp Bank's request, participate in any promotional activity (such as publicity and photography) surrounding winning a prize, free of charge, and consent to Suncorp Bank using their name, likeness, image and/or voice (including any photograph, film and/or recording of them) in promotional material and/or social media including Facebook, Twitter and Instagram, and in any traditional media at any time without notification or compensation, financial or otherwise.

PRIVACY STATEMENT AND MARKETING CONSENT

39. Entrants' personal information is collected from entrants by or on behalf of Suncorp Bank to

enable Suncorp Bank and its agents to manage, administer and promote the Giveaway and, where applicable, publicise the winner(s). The personal information may also be provided to persons assisting Suncorp Bank, including prize suppliers and deliverers, marketing agencies and IT providers, media outlets and related companies. The winner's name will also be published at www.suncorpbank.com.au/lendahand. By participating in the Giveaway, Eligible Entrants consent to these uses and disclosures of their personal information.

40. If an Eligible Entrant does not provide the personal information Suncorp Bank requests, Suncorp Bank may not be able to enter them into the Giveaway. All personal information is handled in accordance with these conditions and Suncorp Bank's Privacy Policy. Information about how to access or correct the personal information that Suncorp Bank holds about you, or complain, can be found in Suncorp Bank's Privacy Policy available online at <http://www.suncorp.com.au/corporate/legal/privacy-policy>.