

SUNCORP 'ZERO HERO' COMPETITION CONDITIONS

PARTICIPATION

1. This competition ("**Competition**") is conducted by Suncorp Corporate Services Pty Ltd, ABN 31 010 869 726 ("the **Promoter**"), of Level 28 Brisbane Square, 266 George Street, Brisbane, Queensland 4000.
2. All entry instructions and prize information published by the Promoter form part of these conditions. By entering, entrants accept these conditions.
3. The Competition is only open to individuals who: (i) are Australian residents aged 18 years or older at time of entry, and (ii) are employees of a company within the Suncorp Group of which Suncorp Group Limited ABN 66 145 290 124 is the holding company ("**Eligible Entrants**"), (iii) are not directors, management or employees, or their immediate family members, of authorised representatives and contractors of the Promoter or agencies associated with this promotion, and (iv) are not members or immediate family members of the Suncorp Telethon Working Group.
4. Eligible Entrants can enter the Competition by creating a team of between two and nine Eligible Entrants and completing the fundraising registration on the Suncorp Everyday Hero webpage at www.everydayhero.com.au/event/zerohero
5. Competition entry commences at 11am on Wednesday, 24 September 2014 and closes at 5.00pm on Monday, 19 October 2014 ("**Entry Period**"). Except as otherwise stated, all times are Brisbane time.

ENTRY

6. To enter the Competition, an Eligible Entrant must, during the Entry Period:
 - a. Register via the Suncorp Every Day Hero webpage and create a team fundraising page, identifying:
 - i. Their name and contact details
 - ii. Fellow team member names and contact details
 - iii. A description of how they intend to raise funds.
7. Multiple entries are permitted, but each entry must comply with these conditions.
8. Entries must be received by the Promoter during the Entry Period. Entries will be deemed received at the time that the Promoter is satisfied that all necessary requirements under condition 6 have been met and not at the time of submission. The Promoter 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 Competition.

9. 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.
10. 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 the Promoter. Each Eligible Entrant indemnifies the Promoter 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. the entry has not been previously published in any other medium or forum worldwide;
 - c. they will not submit material that is unlawful, obscene, defamatory, derogatory, abusive, harmful to any person or entity, or otherwise inappropriate or offensive;
 - d. they have not granted rights to their entry to any other person which is inconsistent with the rights granted to the Promoter under these conditions; and
 - e. they have sought and obtained express permission from their team members to register them as part of team and provide their names and contact details.
12. Each Eligible Entrant acknowledges and agrees that the Promoter (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 the Promoter (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. The Promoter 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 Competition.
14. The Promoter 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 the Promoter's discretion. Proof considered suitable for verification is at the Promoter's discretion.

JUDGING AND PRIZE(S)

15. This Competition is a game of skill and chance plays no part in determining the winner/s.
16. Competition judging will take place in two rounds:
 - a. Draw 1: 12 noon on Friday, 3 October 2014, at Level 27, 266 George St, Brisbane, QLD, 4000.
 - b. Draw 2: 9 am Tuesday, 20 October 2014 2014, at Level 27, 266 George St, Brisbane, QLD, 4000.
17. All valid entries received during the Entry Period will be judged by the Suncorp Telethon Working Group as follows:
 - a. Draw 1:
 - i. The entry with the most funds raised will be selected as the Draw 1 Major Winner and will receive the Draw 1 Major Prize.
 - ii. The entry judged to be the most creative fundraising idea will be selected as the Draw 1 Minor Winner and will receive the Draw 1 Minor Prize.
 - b. Draw 2:
 - i. The entry with the most funds raised will be selected as the Draw 2 Major Winner and will receive the Draw 2 Major Prize.
 - ii. The entry with the next highest funds raised will be selected as the Draw 2 Minor Winner and will receive the Draw 2 Minor Prize.
 - c. The Draw 1 Major Prize consists of:
 - i. A table for 9 people at The Coffee Club Telethon Ball, The Brisbane Convention & Exhibition Centre, Merivale Street, Brisbane, Queensland 4101, to be held on October 11, 2014, and valued at \$1800. The table will be hosted by a senior representative of the Suncorp Group chosen by the Promoter at its absolute discretion.
 - d. The Draw 1 Minor Prize consists of:
 - i. Audience tickets for each member of the winning team to the Channel 9 Children's Hospital Telethon event to be held on October 11, 2014 at The Brisbane Convention & Exhibition Centre, Merivale Street, Brisbane Queensland 4101 valued at \$0 each; and
 - ii. the possibility of being chosen to be filmed by Channel 9 in relation to their fundraising idea.
 - e. The Draw 2 Major Prize consists of:
 - i. One ticket per team member to a concert/event to be held in the winner's home state within 12 months of the draw, valued at up to \$150 AUD including GST, to be chosen by the Promoter at its sole discretion.
 - f. The Draw 2 Minor Prize consists of:
 - i. One ticket per team member to a concert/event to be held in the winner's home state within 12 months of the draw, valued at up to \$100 AUD including GST, to be chosen by the Promoter at its sole discretion.

18. The total prize pool is valued at up to \$5000 AUD including GST depending on the value of concert/event tickets chosen by the Promoter, as at Wednesday 24 October 2014. Limited assistance with transport costs may be available to winner/s at the Promoter's sole and absolute discretion and provided that the total prize value does not exceed \$5,000 AUD including GST. A prize value is the recommended retail value as provided by the relevant supplier(s). The Promoter takes no responsibility for any variation in a prize's value to due exchange rate or otherwise.
19. Any additional costs not expressly stated, but which may be incurred in acceptance and use of a prize, are the responsibility of the winner/s, subject to condition 18.
20. 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, behavior, 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.
21. If a prize (or part of a prize) is unavailable for any reason, the Promoter may, in its absolute discretion, substitute alternative goods or services of equal or higher value. The Promoter 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.
22. 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 the Promoter's discretion.

PRIZE WINNER(S)

23. The winner/s will be notified by phone and email using the details provided in their entry by 5pm on the day of the relevant draw. The name of the winner/s will also be published on the Suncorp Group intranet, on the Telethon landing page at www.suncorpbank.com.au/zerohero, at <http://www.suncorpgroupbrighterfutures.com.au/> and the Suncorp Every Day Hero fundraising platform at www.everydayhero.com.au/event/zerohero
24. The prize notification will include instructions as to how a winner is to claim their prize.
25. The prize/s will only be awarded following any winner validation and verification that the Promoter requires in its sole discretion.
26. If: (i) a prize is not claimed by a winner or the Promoter has been unable (despite reasonable efforts) to successfully contact a winner on or before 5pm Monday 6 October 2014 (Draw 1) or 5pm Wednesday 21 October 2014 (Draw 2); (ii) a prize is forfeited for any reason; or (iii) a winner is determined by the Promoter to be

ineligible to win a prize in accordance with these conditions, the relevant prize will be forfeited and instead awarded the Eligible Entrant judged to have the next best entry in accordance with the criteria set out in condition 17 as at the time of the original draw. Any resulting winner(s) will be notified within 2 days of the redraw by email and phone using the details provided in their entry. That process will be repeated if required.

GENERAL

27. If for any reason this Competition 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), the Promoter reserves the right to cancel, terminate, modify or suspend the Competition, or invalidate any affected entries.
28. The Promoter assumes no responsibility for: (i) any error, omission, interruption, or delay in the operation or transmission of any communication sent to (or by) the Promoter 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 Competition; (iv) any incorrect or incomplete information which may be communicated in the course of the administering this Competition (whether as a result of one of the foregoing causes or otherwise); or (v) any delay in delivery (when not directly caused by the Promoter or its supplier), or failure of safe delivery of a prize.
29. All of the Promoter's decisions in relation to all aspects of this Competition are final and no correspondence will be entered into. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
30. A winner accepts a prize at their own risk. Any tax liability arising as a result of accepting a prize is the responsibility of the winner.
31. Acceptance of this prize has Fringe Benefits Tax (FBT) implications. The FBT liability will be paid for by the Suncorp Group. If the combined taxable value of your reportable benefits in the FBT year 2014/15 exceeds \$2,000, the grossed-up taxable value will be reported on your PAYG summary as a reportable fringe benefit amount (RFBA). A RFBA may affect some government benefits and obligations, such as the family tax benefit, health care rebate and HECs. Independent financial advice should be sought before accepting this prize.
32. To the full extent permitted by law, the Promoter, 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 Competition 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.

33. The winner(s) must, at the Promoter's request, participate in all promotional activity (such as publicity and photography) surrounding winning a prize, free of charge, and consent to the Promoter using their name, likeness, image and/or voice (including any photograph, film and/or recording of them) in promotional material in any media at any time without notification or compensation, financial or otherwise.

PRIVACY STATEMENT AND MARKETING CONSENT

34. Entrants' personal information is collected from entrants by or on behalf of the Promoter to enable the Promoter and its agents to manage, administer and promote the Competition and, where applicable, publicise the winner(s). The personal information may also be provided to persons assisting the Promoter, including prize suppliers and deliverers, marketing agencies and IT providers, media outlets and related companies.
35. The Promoter will publish the winner/ss name/s on the Suncorp Group intranet, the Telethon landing page at www.suncorpbank.com.au/zerohero at <http://www.suncorpgroupbrighterfutures.com.au/> and on the Suncorp Every Day Hero fundraising platform at www.everydayhero.com.au/event/zerohero. By participating in the Competition, Eligible Entrants consent to these uses and disclosures of their personal information.
36. If an Eligible Entrant does not provide the personal information the Promoter requests, the Promoter may not be able to enter them into the Competition. All personal information is handled in accordance with these conditions and the Suncorp Group's Privacy Policy. Information about how to access or correct the personal information that the Promoter holds about you, or complain, can be found in the Suncorp Group Privacy Policy available online at <http://www.suncorpgroup.com.au/about-us/governance/GroupPrivacyPolicy>