

## TERMS AND CONDITIONS OF ENTRY INTO “Win one of 5 x \$1,000 Rebel Gift Cards” COMPETITION

### The Promotion

1. Information on how to enter and prize details form part of these terms and conditions; however, to the extent that there is any inconsistency between these terms and conditions and any other published material, these terms and conditions will prevail. By participating in the “**Win one of 5 x \$1,000 Rebel Gift Cards**” competition (“Promotion”) each participant fully and unconditionally agrees and acknowledges that they are bound by these terms and conditions.
2. The Promoter is Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238098 Australian credit licence no. 238098 of 2 Park Street, Sydney NSW 2000 ("Citibank" or "the Promoter"), tel: 13 24 84. The Promoter and its related bodies corporate (as that term is defined in the Corporations Act 2001 (Cth)) will be known as "Citigroup". Citigroup is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp-Metway Ltd ABN 66 010 831 722, Australian credit licence 229882 (Suncorp Bank) promotes and distributes Suncorp Clear Options Credit Cards on Citigroup’s behalf under an agreement with Citigroup.
3. The Promotion consists of one competition with commencement and closing dates as below:

<b>Event</b>	<b>Date</b>	<b>Time (AEST)</b>
Promotion opens	Wednesday 17 <sup>th</sup> August 2016	9AM
Promotion closes	Tuesday 31 <sup>st</sup> January 2017	11.59PM
Winners decided	Wednesday 15 <sup>th</sup> March 2017	4PM
Winners contacted	Friday 17 <sup>th</sup> March 2017	After 9AM

### Entry

4. The following conditions of entry to the Promotion apply:
  - a. Queensland resident at the time when winners are decided
  - b. A functioning email address and phone number
  - c. Apply as the primary cardholder of the Standalone Suncorp Bank Platinum Credit Card between Wednesday, 17 August 2016 at 9am and Tuesday 31 January 2017 at 11:59PM (“Promotion period”).
  - d. Have their application for a Standalone Suncorp Bank Platinum Credit Card approved by Monday 13th of March 2017.

(“Entrant”)

5. The directors, management and employees (and their immediate families) of the Promoter, its related entities, printers, suppliers, providers and agencies who are directly associated with the conduct of this Promotion are ineligible to enter the Promotion.
6. The promoter accepts no responsibility for late or declined applications.

7. The Promoter reserves the right to request the Entrant produce (within the requested time) appropriate photo identification or other documentation (to the Promoter's satisfaction, at its sole discretion) in order to confirm the Entrant's identity, age, residential address, eligibility to enter and claim a prize, and any information submitted by the Entrant in entering the Promotion, before issuing a prize.

#### The Prizes

8. There are five (5) prizes to be won. Each winner will receive one (1) Rebel Gift Card to the value of AU\$1,000 ("Prize"). These Gift Cards are subject to the Terms of Use as stipulated by Rebel, available here <http://www.rebelsport.com.au/GiftCard/Terms>.
8. Total Prize pool value AU\$5,000.
9. The prize is not transferable or exchangeable and is not redeemable for cash. If any prize (or part of any prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize (or that part of the prize) with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.
10. Prizes will be distributed to winners via post within 5-7 business days.

#### The draw

11. Prize winners will be determined by random selection at the Promoter's premises at 2 Park Street, Sydney NSW 2000 at the following times:

All winners determined on:	Wednesday 15 <sup>th</sup> March 2017	4PM
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12. All winners will be notified by both phone and in writing (email). One (1) email notification will be sent and a maximum of three (3) attempts will be made to contact the winners by phone.
13. The Promoter reserves the right to draw six (6) additional reserve entrants and record them (in order) in case a winning Entrant is unable to be contacted or unable to accept the applicable prize. An Entrant whose entry was selected must confirm their eligibility to be awarded the Prize, and ability to accept the Prize, within seven days of being notified by the Promoter that they have been selected, otherwise their entry will be deemed invalid. In the event of an invalid entry or an ineligible Entrant, or if an Entrant is unable to accept the prize or declines to participate in the applicable prize, the prize will be awarded to the first reserve entry drawn. The Promoter will continue the process until the prize is awarded. If after this process a prize has still not been awarded or an Entrant drawn cannot be notified, the Promoter will hold an unclaimed prize draw in accordance with Condition 14.
14. The Promoter may conduct a further selection of winners at the same place as the original draw as is necessary on Thursday 23rd March 2017 for all prizes in order to distribute any prizes (if any) unclaimed by that date, subject to any written directions given under applicable State or Territory legislation ("Unclaimed Prize Draw"). In the event of any winners in the Unclaimed Prize Draw, the

winners will be notified by phone and in writing as per Condition 12. All reasonable steps to notify the winners of the results of the Unclaimed Prize Draw will be taken by the Promoter. The Promoter's decision is final and no correspondence will be entered into.

### General

15. If any Prize or element of a Prize becomes unavailable for any reason beyond the Promoter's reasonable control, then a similar prize or prize element of equal or greater value will be awarded to the winner in lieu, subject to any written directions made under applicable State and Territory legislation.
16. The Promoter accepts no responsibility for the cancellation, rescheduling or delay of a prize for any reason beyond the control of the Promoter.
17. It is a condition of accepting a prize that the Winner may be required to sign a legal release/s in a form determined by the Promoter in its absolute discretion.
18. Except for warranties and conditions implied by law which cannot be excluded, neither the Promoter nor any other member of Citigroup make any representations or warranties, express or implied, regarding the quality or suitability of any prizes awarded under these terms and conditions. Certain legislation may imply conditions or warranties, which cannot be excluded, restricted or modified except to a limited extent. In this event, to the extent permitted by law, the liability of the Promoter and all members of Citigroup are limited to, at its option: (i) the replacement of the prize or the supply of an equivalent prize; or (ii) the payment, if it does not contravene any law, of the cost of the replacement or supply. To the maximum extent permitted by law, the Promoter and all other members of Citigroup expressly disclaim liability for any loss or damage whatsoever (including but not limited to indirect or consequential loss) or for any personal injury, which is suffered or sustained in connection with any participant's participation in this Promotion or the acceptance of the Prize. The winner indemnifies the Promoter and all members of Citigroup against any liability, injury, loss or damage which may be suffered, incurred or sustained by the Promoter or any member of Citigroup arising out of, relating to, or in any way connected with, any act or omission (including negligence) by the winner/s, or its use of the prize, or its breach of these terms and conditions.
19. Nothing in these terms and conditions is intended to exclude, restrict or modify any right or remedy, or any guarantee, warranty or other term or condition, implied or imposed by any legislation which cannot lawfully be excluded or limited. This may include the Corporations Act 2001, the Competition and Consumer Act 2010, Australian Consumer Law or any equivalent State or Territory legislation. If any guarantee, warranty, term or conditions implied or imposed under the Australian Consumer Law or any other applicable legislation in relation to any prizes awarded under these terms and conditions cannot be excluded (a "Non-Excludable Provision") and the Promoter is able to limit the remedy for a breach of the Non-Excludable Provision, then the liability of the Promoter and all members of Citigroup for breach of the Non-Excludable Provision is limited to one or more of the following at the Promoter's option: a. the replacement of the prize or the supply of an equivalent prize, b. the supplying of the prize again, c. the payment of the cost of

replacing the prize or of acquiring an equivalent prize, d. the payment of the costs of having the prize supplied again.

20. The Promoter collects personal information from all participants in order to conduct the Promotion. If the information requested is not provided, the participant may not participate in the Promotion or claim a Prize and their entry may be deemed invalid. It is a condition of entry into the Promotion that the winner consents to the publication of their name and city of origin in any media and participates in any media releases which may include photographs of the winner by the Promoter or any other member of Citigroup. By entering this Promotion, Entrants consent to the use of their names and likenesses in this manner. By entering this competition the Entrants acknowledge that they may be contacted by the Promoter via e-mail and/or phone. Your personal information will also be shared, amongst other entities and with service providers engaged by Citibank for the purposes of the Promotion. Personally-identifying information collected from Entrants in this Promotion is subject to the Citigroup's privacy policies, which can be found at <http://citigroup.com.au/privacy> and will be handled in accordance with all applicable laws in Australia. You can request access to personal information that Citibank holds about you by calling 13 24 84 or writing to the Citi Privacy Officer at PO Box 204, Sydney, NSW 2001.
21. Neither the Promoter nor any other member of Citigroup will be responsible for any problems or technical malfunction of any computer online systems, servers or providers, computer equipment, software, failure of any email or entry to be received by the Promoter on account of technical problems or traffic congestion on the Internet.
22. If this Promotion is not capable of running as planned for any reason (including but not limited to failure or malfunction of any computer equipment by reason of infection by computer virus, power failure, bugs, tampering, unauthorized intervention, fraud, or technical failures or any other causes which corrupt or affect the administration security, fairness, integrity or proper conduct of this Promotion), the Promoter reserves the right in its sole discretion to disqualify any individual who undermines the integrity or fair running of the Promotion for other Entrants, including by tampering with the entry process, and, after consulting with the relevant legislative authorities, to cancel, terminate, modify or suspend the Promotion and/or, if necessary, to provide an alternative prize or prizes to the same value as an original prize or prizes...
23. By accepting the prize, the winner agrees to participate in and co-operate as required with all media editorial requests relating to the prize, including but not limited to, being interviewed and photographed, filmed and/or chaperoned throughout the duration of the prize.

**Shortened terms and conditions to put on the competition page:**

\* Entry is open to all Queensland residents who have are over 18, have an email address, phone number and an approved Standalone Suncorp Bank Platinum Credit Card, having applied no later than 11.59pm on Tuesday 31st January 2017. There are five (5) prizes to be won. The total prize pool value is AU\$5,000. To enter this promotion the Entrant must a) be over 18 years old, b) be a Queensland resident c) apply for a Standalone Suncorp Bank Platinum Credit Card as the primary cardholder between 9am Wednesday August 17th 2016 and 11.59pm Tuesday 31st January 2017, d) have the account approved by Citigroup no later than Monday 13th of March 2017. The promoter accepts no responsibility for late or declined applications. Winners will be selected at 4PM on Wednesday 15th

March 2017 at Citibank, 2 Park Street, Sydney NSW 2000. Winners notified by phone and e-mail after 9AM on Friday 17th March 2017.

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