



BAYSWATER AND NORANDA COMMUNITY BANK BRANCHES

2020 CALENDAR ART COMPETITION

Trade Promotion Terms and Conditions

Promotion Details:

Promoter, we, us or our	Bendigo and Adelaide Bank Limited ABN 11 068 049 178 The Bendigo Centre, 22 Bath Lane, Bendigo VIC 3550 Phone: 1300 236 344
Promotional Period	Commencement: 9.00am (AWST) Monday 16 th December 2019 Close: 5.00pm (AWST) Friday 5 th June 2020
Prize(s)	Total prize value \$1,300 - 13 winners each receiving \$100 Bendigo Bank account voucher for Bayswater or Noranda Community Bank branch
Eligibility Criteria	Must reside or work within the city of Bayswater, Western Australia
Entry Requirements	Entrants are required to <ol style="list-style-type: none">1. Complete an official entry form.2. Submit entries on a USB in person at Bayswater Community Financial Services Limited, 14 King William Street, Bayswater WA 6053 or emailed to bcfs@our.own.net.au. Format must meet the below criteria: <ul style="list-style-type: none">• Original• Horizontal• High resolution JPEG (minimum 300dpi)• Talent Release form must accompany entries featuring people Other details <ul style="list-style-type: none">• USBs may be returned upon request• Copyright remains the property of the artist• Maximum of 2 entries per person.• Acceptable media includes photography, sketch, drawing, paintings, computer generated artwork or a mixture of any/all.
Winner Notification and Publication	Winners will be notified via email and will be invited to an Awards Night at a date yet to be decided.
Promotion Type	Game of skill
Relevant States and Territories	Western Australia
Draw/Judging Date and Time and Location	Winning entries will be selected by independent judges by Friday 19 th June 2020.
Permits/Licences	Not applicable

Promotion Terms and Conditions:

By submitting an entry, registering (where applicable), accepting a prize or otherwise participating in any way in this Promotion, you are deemed to have accepted these terms and conditions. The above Promotion Details form part of these Promotion Terms and Conditions (**Terms**).

1. Promotion eligibility and entry

- 1.1 To be eligible to participate in this Promotion, you must meet the Eligibility Criteria in the Promotion Details and live in a Relevant State or Territory. If you do not, you are not eligible to participate in this Promotion or win any prize.
- 1.2 The Promotion will be open for entries during the Promotional Period. No entry fee is payable.
- 1.3 Entry is not open to any of our employees or any of their family members or any person associated with the conduct of the Promotion or with the provision of the Prize(s).
- 1.4 You may submit only one entry unless the Entry Requirements say otherwise. Where multiple entries are allowed, you must satisfy the Entry Requirements for each entry.

2. Prizes and Winners

- 2.1 If the Promotion Type is a game of chance, the winner(s) will be determined by lot on the Draw Date at the Draw Location and each valid entry will be included in the draw and have an equal chance of winning.
- 2.2 If the Promotion Type is a game of skill, the winner(s) will be determined in the discretion of us or a judge we nominate based on, among other things, originality, creativity, literary merit and/or any other criteria we determine. Entries must be the entrant's own original content and must not include offensive or illegal content or any content that infringes the rights of any third party. By submitting an entry, you grant us the right to use, disclose, copy or otherwise deal with the entry as we consider appropriate and for any purpose and for any period without payment of any fee or royalty, including the right to publish the content.
- 2.3 Where there is more than one Prize, winners for each Prize will be drawn or determined in the Prize order listed in the Promotion Details. An entry may only win one Prize.
- 2.4 The winner(s) will receive the Prize(s) as set out in the Promotion Details or, if not stated, by collection from a place reasonably nominated by us.
- 2.5 The right to claim a Prize is not transferrable to another person without our consent and is not able to be exchanged for other goods or services or redeemed for cash.
- 2.6 Subject to any applicable law, if a Prize is unavailable for any reason, we may substitute the Prize for a different prize of equal or greater value.
- 2.7 The winner(s) will be notified, and the winner's details will be published, as set out in the Promotion Details. If you are not a winner, you will not receive any notification from us.
- 2.8 Unless the law requires otherwise, if we cannot identify or contact a winner after making reasonable attempts to do so, or a winner does not claim all or part of a Prize after we have provided a reasonable opportunity to do so (having regard to the nature of the Prize), the Prize will be deemed to have been forfeited by the winner and the winner will have no right to compensation or any other claim against us for any cause. We may deal with such unclaimed Prizes in any way allowed by the law which may include awarding the Prize to another entrant by redraw or otherwise determining another winner or keeping or selling the Prize.

Our discretion and liability

- 2.9 Decisions of us or any judge nominated by us in relation to any aspects of the Promotion are final and binding and no correspondence will be entered into.
- 2.10 We reserve the right, in our sole discretion, to check the eligibility of any entrant or the validity of any entry and to disqualify any person or entry we reasonably believe does not meet the Eligibility Criteria or the Entry Requirements, or that we cannot validate to our reasonable satisfaction, or is otherwise in breach these Terms. We may also disqualify any person we reasonably believe has engaged in unlawful or improper conduct which may or is intended to jeopardise the fair and proper conduct of the Promotion.
- 2.11 If the Promotion cannot run as planned, we may cancel, suspend or close the Promotion, but only if we obtain any required regulatory approval.
- 2.12 To the maximum extent permitted by law, we are not responsible or liable for any loss or damage you may suffer (including, without limitation, loss of opportunity) whether direct, indirect, special, or consequential, in relation to the Promotion (including any incomplete, incorrect, lost, late, or misdirected entries or errors in programming or software used in connection with the Promotion), a prize you win in the Promotion, or you participating in or attempting to participate in the Promotion. We are not responsible for the merchantability or fitness for purpose of any Prize and exclude all warranties, express or implied.
- 2.13 Unless Bendigo and Adelaide Bank Limited is listed as the Promotor in the Promotion Details, you agree that Bendigo and Adelaide Bank Limited is not responsible or liable for this Promotion in any way.

3. Privacy

- 3.1 Where we collect personal information from or about you in connection with this Promotion, you agree that we may use, disclose and publish it for the purpose of running, managing and promoting the Promotion.
- 3.2 If you do not provide the personal information requested of you in connection with this Promotion, your entry into the Promotion will be invalid and you will not be eligible to win a Prize.
- 3.3 You also agree that we may use and disclose your personal information for the purpose of marketing goods and services to you.
- 3.4 Our Privacy Policy contains information about how you may access the personal information we hold about you, how you may request the correction of that information and how you may lodge a complaint about a breach of the Australian Privacy Principles and how we will deal with a complaint. Our Privacy Policy can be obtained on request in any of our branches or on our website at:
<https://www.bendigoadelaide.com.au/terms/privacy-policy.asp>.