

## Dandenong Ranges Community Bonus Program Terms & Conditions ("Conditions of Entry")

<b>Schedule</b>	
<b>Promotion:</b>	Dandenong Ranges Community Bonus Program
<b>Promoter:</b>	Dandenong Ranges Community Finance Limited ABN 28 084 480 035, 30 Main Street, Upwey VIC 3158, Australia. Ph: (03) 9754 6540  For any inquiries regarding this Promotion, please contact the Promoter at <a href="mailto:admin@drcbg.com">admin@drcbg.com</a> or on (03) 9754 6540.
<b>Promotional Period:</b>	<b>Start date:</b> 01/01/25 at 09:00 am AEDT <b>End date:</b> 31/10/25 at 05:00 pm AEDT
<b>Eligible Branches:</b>	<ul style="list-style-type: none"> <li>• Community Bank Upwey &amp; District, 30-32 Main St, Upwey VIC 3158</li> <li>• Community Bank Emerald &amp; District, Shop 1-3/344 Belgrave-Gembrook Road, Emerald VIC 3782</li> </ul>
<b>Eligible Community Groups:</b>	To qualify, the Eligible Community Group must be a not-for-profit organisation and a current customer of an Eligible Branch and must opt-in to participate in the Promotion.
<b>How to Allocate Points:</b>	<p>To allocate points to their chosen Eligible Community Group/s ("Community Groups"), customers must complete one (1) or more of the services listed below at an Eligible Branch during the Promotional Period.</p> <p>The Eligible Branch team member will provide customers with a list of eligible Community Groups. Once a Community Group is selected, points will be allocated accordingly.</p> <p><b>Eligible Services:</b></p> <ul style="list-style-type: none"> <li>• Purchase and settle a Bendigo Bank home loan – 500 points;</li> <li>• Refinance an existing Bendigo Bank home loan - 500 points;</li> <li>• Purchase and settle a Bendigo Bank personal loan - 50 points;</li> <li>• Open a Bendigo Bank business account - 50 points;</li> <li>• Have a successful application for a Bendigo Bank credit card - 50 points;</li> <li>• Open a Bendigo Bank saving account - 10 points;</li> <li>• Open a Bendigo Bank transaction account - 10 points;</li> <li>• Open a Bendigo Bank wealth product - 10 points; and/or</li> <li>• Open a Bendigo Bank term deposit product - 1 point per \$10k.</li> </ul> <p>At the end of the Promotional Period, points will be tallied and the donation amount will be divided among the Community Groups (depending on the number of points received) ("Community Bonus"). For example, if group 1 receives 70 points and group 2 receives 30 points, group 1 will receive 70% of the donation amount and group 2 will receive 30%.</p> <p>The Community Bonus amount to be awarded will be determined by the Promoter, in its absolute discretion.</p>
<b>Further details:</b>	The successful Community Groups must provide the Promoter with an invoice in order for the Community Bonus to be paid.
<b>Winner Notification:</b>	<p>A representative of the successful Community Groups will be notified of the results within seven (7) business days of the Promotional Period ending. The Community Groups will be published at <a href="https://www.facebook.com/communitybankdandenongranges">https://www.facebook.com/communitybankdandenongranges</a> within 30 days of the Promotional Period ending.</p> <p>If a Community Group decides not to accept the Community Bonus, it must notify the Promoter within 2 days of receiving notification. The Community Bonus will then be redistributed among the remaining Community Groups.</p>

1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry (i.e. points allocation) into the Promotion is deemed to be acceptance of these Conditions of Entry (and Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
2. Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. Employees (and their immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, businesses involved in determination of successful Community Group/s for the Promotion, businesses involved in the management of the Promotion, any organisation benefiting from the Promotion, the Promoter's distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "Immediate family member" means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
4. The successful Community Groups will be determined by point allocation. Chance plays no part in determining the successful Community Groups. The Promoter's decision is final and binding and no correspondence will be entered into.
5. If any Community Group chooses not to take their donation (or is unable to), or does not take or claim the donation by the time specified by the Promoter, they forfeit the donation.
6. The donation is not exchangeable or redeemable for any other item or transferable, unless otherwise specified in writing by the Promoter.
7. No entry fee is charged by the Promoter to enter the Promotion. If there is a dispute as to the identity of an entrant or Community Group, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or Community Group.
8. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter will handle personal information in accordance with its privacy policy which is located at <http://www.bendigobank.com.au/public/privacy-policy/full-privacy-policy>. The Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrant's personal information to third parties including its contractors and agents and service providers to assist in conducting this Promotion. If the entrant does not provide their personal information as requested, they may be ineligible to participate.
9. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
10. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify the donation awarded.
11. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence ). Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to allocate points.
12. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion or claiming the donation, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved the Promoter's decision will be final.
13. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or wilful misconduct) in connection with this Promotion. For the sake of clarity, this clause shall not apply where the Promoter has contributed to or caused such loss, expense, damage, personal

injury or death and shall not apply to any liability which cannot be excluded by law (in each case the Promoter's liability is limited to the minimum allowable by law).

14. The successful Community Groups will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
15. The Promoter accepts no responsibility for any tax implications and the Community Group must seek their own independent financial advice in regards to the tax implications relating to the donation or acceptance of the donation.
16. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.