

Spend & WIN - Adelaide Crows Debit Mastercard® 1216 Terms & Conditions ("Conditions of Entry")

Schedule									
Promotion:	Spend & WIN - Adelaide Crows Debit Mastercard 1216								
Promoter:	Bendigo and Adelaide Bank Ltd ABN 11 068 049 178, The Bendigo Centre - 22 Bath Lane, Bendigo, VIC 3550, Australia. Ph: 1300 236 344								
Promotional Period:	<p>Start date: 20/05/19 at 09:00 am AEST End date: 26/08/19 at 11:59 pm AEST</p> <p><i>Entries close for Draw 1 at 11.59pm AEST on 30/06/2019.</i></p>								
Eligible entrants:	Entry is only open to Australians residents who are 18 years and over.								
How to Enter:	<p>To enter the Promotion, the entrant must complete any of the following entry methods during the Promotional Period. The number of entries awarded for completion of each entry method is also specified below.</p> <p>ENTRY OPTION 1: Spend \$0.99 or more in one (1) transaction using their Bendigo Bank Adelaide Crows Debit Mastercard ("Eligible Transaction").</p> <p>Entrants will receive one (1) entry per Eligible Transaction.</p> <p>ENTRY METHOD 2: Purchase Adelaide Crows football merchandise in a single transaction either via the Adelaide Crows Football Club official website OR at the Adelaide Crows store in Adelaide stadium, SA, using their Bendigo Bank Adelaide Crows Debit Mastercard ("Merchandise Transaction").</p> <p>Entrants will be awarded ten (10) entries per Merchandise Transaction.</p> <p>ENTRY METHOD 3: Complete payment for an Adelaide Crows Club membership using their Bendigo Bank Adelaide Crows Debit Mastercard.</p> <p>Entrants will be awarded ten (10) entries for completion of Entry Method 3.</p> <p>ENTRY METHOD 4: Obtain a new Bendigo Bank Adelaide Crows Debit Mastercard.</p> <p>Entrants will be awarded twenty-five (25) entries for completion of Entry Method 4.</p> <p><u>Eligible Transaction Requirements</u></p> <p>The following conditions must be met in order for a purchase to be an Eligible Transaction:</p> <ol style="list-style-type: none"> The purchase must be made during the Promotional Period; The purchase may be made online, at point of sale or over the phone using a valid Bendigo Bank Adelaide Crows Debit Mastercard at any Australian or overseas merchant that accepts payment by Mastercard; and Purchases must be a minimum of \$0.99 <p>The following are not Eligible Transactions:</p> <ol style="list-style-type: none"> Cash out transactions Any transactions which have been reversed or cancelled Cash advances - ATM withdrawals BPAY payments - Pay Anyone payments Transactions deemed inappropriate to the intention of this Promotion including any transactions completed in the following: <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Merchant Category Codes</th> <th>MCC Definition</th> </tr> </thead> <tbody> <tr> <td>5912</td> <td>Pharmacy</td> </tr> <tr> <td>5993</td> <td>Cigar Stores</td> </tr> <tr> <td>5999</td> <td>Firearms, Ammunition Stores</td> </tr> </tbody> </table>	Merchant Category Codes	MCC Definition	5912	Pharmacy	5993	Cigar Stores	5999	Firearms, Ammunition Stores
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	The Bendigo Bank Adelaide Crows Debit Mastercard account used must not be cancelled, closed or suspended during the Promotional Period to be eligible for any prize.												
Entries permitted:	Multiple entries permitted per person, see How to Enter section above for details. The entrant is eligible to win a maximum of one (1) prize.												
Total Prize Pool:	AUD \$9,600.00												
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Prize Conditions	<p><u>Draw 1 Prize Conditions:</u></p> <ul style="list-style-type: none"> All costs associated with travel to and from the game will be the responsibility of the winner and their guest for the prize. If the winner is unable or unwilling to attend the Adelaide vs Carlton AFL game on 27 July 2019 they will forfeit their right to the prize and will not receive cash or any other alternative prize in lieu. The game tickets are subject to the event venue and ticket terms and conditions, including any applicable age restrictions. The Promoter and event organisers hereby expressly reserve the right to eject any winner and/or his/her companion for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize. Both winner and their guest must be 18 years or over. <p><u>Draw 2 Prize Conditions:</u></p> <ul style="list-style-type: none"> This prize is for or relates to 2019 Toyota Grand Final Tickets on 28/09/19. If the winner is unwilling or unable to attend at the designated time for this event, they forfeit the prize and the Promoter is not obliged to substitute the prize. The 2019 Toyota Grand Final Tickets including Adelaide Football Club brunch tickets are subject to the event venue and ticket terms and conditions, including any applicable age restrictions. The Promoter and event organisers hereby expressly reserve the right to eject any winner and/or his/her companion for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize. Travel itinerary will be determined by the Promoter in its absolute discretion. Prize is subject to the standard terms and conditions of individual prize and service providers. 												

	<ul style="list-style-type: none"> The winner and his/her travel companion must depart from and return to the same departure point and travel together. Subject to the terms and conditions of the participating prize provider(s), if for any reason the winner does not, once the prize has been booked, take the prize (or an element of the prize) at the time stipulated, then the prize (or that element of the prize) will be forfeited and will not be redeemable for cash. The winner may be required to present their credit card at check in. Spending money, meals, taxes (excluding airline and airport taxes), insurance, transport to and from departure point, transfers, items of a personal nature, in-room charges and all other ancillary costs, unless otherwise specified in the prize description, are not included. Both winner and their guest must be 18 years or over. 												
Winner notification:	<p>The winners will be notified by phone within one (1) day of the draw and in writing. The winners will be published in the Australian on the date specified below.</p> <table border="1"> <thead> <tr> <th>Draw Date</th> <th>Publication Date</th> </tr> </thead> <tbody> <tr> <td>05/07/19</td> <td>12/07/19</td> </tr> <tr> <td>02/09/19</td> <td>09/09/19</td> </tr> </tbody> </table>	Draw Date	Publication Date	05/07/19	12/07/19	02/09/19	09/09/19						
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Unclaimed Prizes:	<p>Prize/s must be claimed by the respective claim by date listed below. In the event of an unclaimed prize, the prize will be redrawn on at 2:30 pm AEST on the redraw date listed below at Plexus, Level 4, 411 Collins Street, Melbourne VIC 3000. The winners of the redraw will be notified by phone within one (1) day of the redraw and published in The Australian on the respective publication date listed below.</p> <table border="1"> <thead> <tr> <th>Original Draw Date</th> <th>Claim By Date</th> <th>Redraw Date</th> <th>Publication Date</th> </tr> </thead> <tbody> <tr> <td>05/07/19</td> <td>15/07/19</td> <td>16/07/19</td> <td>19/07/19</td> </tr> <tr> <td>02/09/19</td> <td>16/09/19</td> <td>17/09/19</td> <td>20/09/19</td> </tr> </tbody> </table>	Original Draw Date	Claim By Date	Redraw Date	Publication Date	05/07/19	15/07/19	16/07/19	19/07/19	02/09/19	16/09/19	17/09/19	20/09/19
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- The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry 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.
- The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). 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.
- Valid and eligible entries will be accepted during the Promotional Period.
- Employees (and the immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, its 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.

5. Draws:

- The draws will take place at Plexus, Level 4, Level 4, 411 Collins Street, Melbourne VIC 3000 at 02:30 pm AEST on 05/07/19 and 02/09/19 by computerised random selection. Entries open and close for each draw on the dates/time specified in the table below.

Draw	Entries Open	Entries Close	Draw Date
1	20/05/19 at 09:00 am AEST	30/06/19 at 11:59 pm AEST	05/07/19
2	20/05/19 at 09:00 am AEST	26/08/19 at 11:59 pm AEST	02/09/19

- The first six (6) valid entries drawn in Draw 1 will each win Draw 1 Prize.
 - The first valid entry drawn in Draw 2 will win Draw 2 Prize.
- The Promoter may draw reserve winners in case of ineligible or invalid entries.
 - If a draw is scheduled on the weekend or a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize is determined by chance.

6. All reasonable attempts will be made to contact each winner.
7. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize by the time specified by the Promoter, or is unavailable at the designated time for the Event or at the time stipulated by the Promoter for travel, they forfeit the prize and the Promoter is not obliged to substitute the prize.
8. The value of the prizes is accurate and based upon the recommended retail value of the prizes (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.
9. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
10. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and/or specification, subject to any written directions of a regulatory authority.
11. No entry fee is charged by the Promoter to enter the Promotion.
12. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
13. 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 is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy which is located at <http://www.bendigobank.com.au/public/privacy-policy/full-privacy-policy>. The Promoter's privacy policy contains information about how the entrant may access, update and seek correction of the personal information the Promoter holds about them and how the entrant may complain about any potential breach by the Promoter of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with. The Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrants' personal information to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion and to the State and Territory lottery departments as required under the relevant lottery legislation. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion. Personal information collected from entrants will not be disclosed to any entity located outside of Australia.
14. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and State/Territory or postcode of residence.
15. It is a condition of accepting the prize that a winner and their travel companion may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize. If a winner or travel companion is under the age of 18, a nominated parent or legal guardian of the winner or travel companion will be required to sign the legal release on the winner or travel companion's behalf.
16. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier and the provision of the prize is the sole responsibility of the third party and not the Promoter. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry, to the extent of any inconsistency. The Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.
17. 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).
18. 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 a prize, subject to State or Territory regulation.
19. 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). In the event that a winner cannot provide suitable proof as required by the Promoter to validate their entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete,

indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible to win. 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 win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.

20. 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, the decision of the Promoter is final and binding on each entrant and no correspondence will be entered into.
21. 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 or accepting or using any prize (or recommendation), except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
22. The entrant 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.
23. Unless otherwise specified, a prize is a single event for the winner (and their guest) and cannot be separated into separate events or components.
24. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
25. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
26. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.
27. Authorised under: NSW Permit no. LTPS/19/34148; ACT Permit No. TP19/03176 & SA Permit No. T19/635.
28. AFL Authorised GF Promotion: GFAFL19/66