

Terms and Conditions: The BOQ Kitchen Monthly Prize Draw (“Promotion”)

1. The Promoter of The BOQ Kitchen Monthly Prize Draw (**Promotion**) is Bank of Queensland Limited ABN 32 009 656 740 of Level 6, 100 Skyring Terrace, Newstead, Brisbane QLD 4006 (**Promoter**) (**BOQ**). Telephone: 1300 55 72 72 www.boq.com.au.
2. The Promotion commences on 15 May 2017, at 12.00am AEST and closes on 28 February, 2018 at 11.59pm AEST (**Promotion Period**). Entries received by the Promoter after the Promotion Period are ineligible to participate in the Promotion.
3. By entering the Promotion, participants are deemed to accept these terms and conditions (**Terms and Conditions**).
4. Information on how to enter and prize details form part of these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other published material, these Terms and Conditions prevail to the extent of any inconsistency.

Eligibility and Participation

5. The Promotion is open to Australian residents who:
 - 5.1 are aged 18 years and over;
 - 5.2 are an existing BOQ customer; and
 - 5.3 who are signed up as a valid and current member of the BOQ Kitchen www.boqkitchen.com.au

(Eligible Person)

6. The Promoter reserves the right at its discretion to determine the identity of the Eligible Person if there is a dispute as to the identity of the Eligible Person.
7. Directors and employees (and their immediate families) of the Promoter and its agents are ineligible to enter.

How To Enter

8. Eligible Persons will be automatically entered into the relevant monthly prize draw upon completing a BOQ Kitchen survey (“**Member Survey**”), in the relevant month during the Promotion Period.

Eligible Entry

9. An Eligible Person who submits an entry during the Promotion Period in accordance with clause 8 and these Terms and Conditions will receive one (1) entry in the Promotion (**Eligible Entry**). Only one (1) Eligible Entry is permitted per Eligible Person.
10. The Promoter reserves the right, at any time, in its sole and absolute discretion to verify the validity of entries and Eligible Persons (including their identity, age and place of residence) and reserves the right, in its sole discretion to disqualify any Eligible Person who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process, or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the Promotion. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

Prizes

11. There are a total of fifty (50) prizes to be given away during the Promotion Period being 50 x Eftpos giftcards to the value of \$100 each.

12. Each Prize of one (1) x Eftpos giftcard to the value of \$100 (**Prize**) will be posted by ordinary mail to the winners' nominated address in Australia within seven (7) days of the Prize winner, responding in the manner and within the timeframe set out in the notification letter or by telephone (as applicable), provided by BOQ informing them of the fact they are a Prize winner. Failure to respond as required, or at all, will result in the Prize winner forfeiting the Prize.

Prize Draw

13. There will be ten (10) x Prize draws running monthly from May 2017 through to February, 2018. Entries open and close for each draw on the dates and times specified in the table below. All Prize draws will take place as at 2pm AEST at the offices of our agent namely Vision Critical, Level 7, 309 George Street, Sydney, NSW, 2000 on the dates and times specified in the table below (**Draw Dates**). Entries in each monthly draw will NOT be entered into any subsequent monthly draws.

#	Entries open	Entries close	Draw date
1	12.00am 15 May 2017	11.59am 31 May 2017	2pm AEST 1 June 2017
2	12.00am 1 June 2017	11.59pm 30 June 2017	2pm AEST 3 July 2017
3	12.00am 1 July 2017	11.59pm 31 July 2017	2pm AEST 1 August 2017
4	12.00am 1 August 2017	11.59pm 31 August 2017	2pm AEST 1 September 2017
5	12.00am 1 September 2017	11.59pm 30 September 2017	2pm AEST 2 October 2017
6	12.00am 1 October 2017	11.59pm 31 October 2017	2pm AEST 1 November 2017
7	12.00am 1 November 2017	11.59pm 30 November 2017	2pm AEST 1 December 2017
8	12.00am 1 December 2017	11.59pm 31 December 2017	2pm AEST 1 January 2018
9	12.00am 1 January 2018	11.59pm 31 January 2018	2pm AEST 1 February 2018
10	12.00am 1 February 2018	11.59pm 28 February 2018	2pm AEST 1 March 2018

14. There will be 5 winners per Prize Draw, with each prize valued at AUD\$100.
15. The winners for the respective monthly Prize draw will be the first five (5) valid and Eligible Entries drawn by electronic random selection from the cumulative pool of Eligible Entries.
16. Prize winners are not eligible for more than one (1) Prize.
17. The Prize winners will be notified on the day of the Prize Draw by phone and by email via the BOQ Kitchen portal. Winners' names will also be published on the BOQ Kitchen Portal and Promoter's Facebook page. Prize winners will also be notified by ordinary mail, sent out within two (2) business days from the Draw Date, to their nominated address. To accept the Prize, Prize winners must respond to the notification in the manner and within the timeframe set out in the notification letter or by telephone (as applicable) provided by BOQ

informing them of the fact they are a Prize winner. Failure to respond as required, or at all, will result in the Prize winner forfeiting the Prize.

18. Names of Prize winners will also be published in 'The Australian' newspaper, in the public notices section on Wednesday 15 March 2018.
19. Subject to clause 22, if for any reason a Prize winner does not take / redeem a Prize by the time stipulated by the Promoter, then the Prize will be forfeited.
20. If 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.
21. Total prize pool value is AUD\$5,000.
22. If any Prize is unclaimed or forfeited, the winner is disqualified for any reason or the Prize winner is unable to satisfy these Terms and Conditions, the Promoter will conduct a redraw at Vision Critical, Level 7, 309 George Street, Sydney, NSW, 2000 on 1 June, 2018 at 2pm AEST, subject to any directions from a regulatory authority. Re-draw Prize winners, if any, will be announced and notified on the day of the respective re-draw by phone, via the Promoter's Facebook page and on the BOQ Kitchen portal. Re-draw Prize winners will also be notified by ordinary mail, sent out within two (2) business days of the re-draw date, to their nominated address and their names will also be published in 'The Australian' newspaper in the public notices section on Friday 15 June, 2018. To accept the Prize, re-draw Prize winners must respond to the notification in the manner and within the timeframe set out in the notification letter or by telephone (as applicable).
23. In the case that the Prize winner forfeits their Prize in accordance with clause 17, no other compensation will be provided.
24. The Promoter accepts no responsibility for any late, lost or misdirected entries.
25. It is the responsibility of entrant to provide correct and accurate contact details, including names, address and contact phone numbers.
26. Incomplete or indecipherable entries will be deemed invalid.
27. Prizes, or any unused portion of a Prize, are not transferable, exchangeable, cannot be taken as cash or redeemed for other benefits.
28. The Promoter is not responsible for any ancillary costs incurred by accepting the Prize, entering the Promotion or redemption of the Prize.
29. Any ancillary costs associated with redeeming the Prize are not included. Redemption of the Prize is subject to any terms and conditions of the issuer including those specified on the Prize.
30. The Promoter accepts no responsibility for any EFTPOS gift card being intercepted fraudulently and used by someone other than the Eligible Person.
31. Any and all decisions of the Promoter in relation to any aspects of the Promotion are final and binding on every Eligible Person and no correspondence will be entered into by the Promoter.

The Promoter liability

32. The Promoter and its agents will not be liable for any losses or damages whatsoever (including but not limited to direct or consequential loss) or personal injury suffered or sustained, in connection with the Promotion, the receipt, acceptance or use of the Prize or any act or omission (whether negligent or not) of the Promoter or its agents, employees and contractors, except for any liability that cannot be excluded by law.
33. The Promoter is not responsible for any failure of equipment or programming associated with or utilised in the Promotion, or for any technical error, or any combination thereof that may occur in the course of the administration of the Promotion including any omission,

interruption, deletion, defect, delay in operation or transmission, communications line or telephone, mobile or satellite network failure, theft or destruction or unauthorised access to or alteration of applications or entries.

34. The Promoter and its agencies do not accept liability for any error or omission that may result in an Eligible Entry not participating in the prize draw.
35. The Prize winners must, on request by the Promoter, be able to provide evidence which, to the reasonable satisfaction of the Promoter, demonstrates that the winner is an Eligible Entrant and has complied with these Terms and Conditions.
36. If for any reason the Promotion is not capable of running as planned due to infection of data by computer viruses, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter, which corrupt or affect the administration, security, fairness or integrity or proper conduct of the Promotion, the Promoter reserves the right in its sole discretion to disqualify any individual from participating in this Promotion, and subject to any written directions from a regulatory authority, cancel, terminate, modify or suspend the Promotion.
37. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this Promotion (including any outcome), and promoting any products or services, distributed and/or supplied by the Promoter.
38. The Promoter collects personal information ("**PI**") in order to conduct the Promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, a statement of which can be viewed at http://www.boq.com.au/uploadedFiles/BOQ_Finance_Micro_Site/BOQFinance_2015/Site_tools/PrivacyStatement-21112014.pdf. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. The Promoter may disclose entrants' personal information overseas – see a statement of the Promoter's Privacy Policy for details. The Privacy Policy also contains information about how entrants may opt out, access, update or correct their PI, how entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter.
39. Promotion authorised under NSW Permit No. LTPS/17/12316 and ACT Permit No. TP17/00445.