

SUNCORP COMMUNITY HUB | FEBRUARY - JUNE 2019 RECRUITMENT COMPETITION TERMS & CONDITIONS

Participation

1. This competition ("**Competition**") is conducted by Suncorp Corporate Services Pty Ltd ABN 69 074 966 466 ("the **Promoter**"), of Level 28 Brisbane Square, 266 George Street, Brisbane, Queensland 4000. Please direct any correspondence about this competition to support@suncorpcommunityhub.com.au.
2. All entry instructions and prize information published by the Promoter form part of these conditions. By entering, entrants accept these conditions.
3. The Competition is only open to individuals who: (i) are Australian residents aged 18 years or older at time of entry; (ii) are not directors, management or employees, or their immediate family members, of the Promoter or its related companies or agencies associated with the Competition; and (iii) are invited by the Promoter to join the '**SUNCORP COMMUNITY HUB**' community ("**Eligible Entrant**").
4. The Competition commences at 12.00 am on 15th of February 2019 and closes at 11.59pm on 30th of June 2019 ("**Recruitment Entry Period**").
5. Except as otherwise stated, all times are Sydney time.

ENTRY

6. To enter the Competition's Recruitment Prize Draw, an Eligible Entrant must, during the Recruitment Entry Period:
 - a) follow the instructions in the community invitation email to complete the profiling questionnaire; and
 - b) upon receipt of a confirmation email, click on the included link to become a member of Suncorp Community Hub.
 - c) For the avoidance of doubt, Eligible Entrants that complete these requirements after the end of the Recruitment Entry Period will not be included in the Recruitment Prize Draw.
7. Entrants may only enter the Competition in their own name.
8. Entries must be received by the Promoter during the applicable Entry Period. Entries will be deemed received at the time that the Promoter is satisfied that all necessary requirements under condition 6 or 7 (as applicable) have been met and not at the time of submission by the Eligible Entrant. The Promoter takes no responsibility for late, lost, incomplete, incorrectly submitted, illegible or misdirected entries or delays or failures in any equipment or telecommunications service used to administer this Competition.
9. Cost of entry via the internet is free, but internet connection and usage rates may apply. Eligible Entrants should obtain details of such costs from their service providers.

10. Eligible Entrants must submit their internet entry manually. The Promoter may reject internet entries if it reasonably forms the opinion that they have been entered using automated entry means or by use of a competition entry service.

11. The Promoter may, in its absolute discretion, declare an entry invalid or disqualify any entrant that tampers with the entry process or benefits from such tampering, submits an entry that is incomplete or not in accordance with these conditions, or otherwise acts in a manner that is disruptive, dishonest or calculated to jeopardise the fair and proper conduct of this Competition.

12. The Promoter reserves the right to require an entrant to verify the validity of their entry within the requested time, including but not limited to an entrant's identity, eligibility, age and address and to disqualify any entrant who does not satisfy any entry criteria in these conditions. Errors and omissions may be accepted at the Promoter's discretion. Proof considered suitable for verification is at the Promoter's discretion.

DRAWS AND PRIZES

Recruitment Prize Draw

13. All valid entries (in accordance with condition 6) received during the Recruitment Entry Period will be entered into the Recruitment Prize Draw. The random Recruitment Prize Draw will be held at 10.00 am on 2 July 2019 at Vision Critical Communications Pty Ltd, Level 7, 309 George Street, Sydney, NSW 2000.

14. There is one major prize and two second prizes and 5 minor prizes to be won in the Recruitment Prize Draw. The first valid entry randomly drawn will win the major prize, comprising an eGift Card of \$500 AUD issued in the winner's name. The next two valid entries randomly drawn will each win a prize, each comprising \$250 AUD provided in the form of an eGift Card issued in the winner's name. The next five valid entries randomly drawn will each win a prize, each comprising \$100 AUD provided in the form of eGift Card issued in the winner's name.

Draw	Entry Opens 12am on	Entry closes 11:59pm on	Draw date	Notification date	Redraw
1	15 Feb 2019	30 Jun 2019	2 Jul 2019	4 Jul 2019	3 Sep 2019

15. Vouchers cannot be redeemed for further vouchers and cannot be used in conjunction with any other discount, coupon or offer.

16. Prizes are provided online via the Edge website (<http://www.edgepri.com>) in the form of eGifts Cards. Winners may select how and where they divide the value of their prize across one or more of the retail outlets on offer at Edge, up to the total value of the eGift Card. Prizes will expire per the date stipulated by Edge and may vary depending on the eGift Card option chosen. All taxes (excluding GST) which may be payable as a consequence of receiving a prize are the sole responsibility of the winner.

PROVISIONS APPLICABLE TO PRIZES GENERALLY

17. The total Competition prize pool is valued at \$1,500 AUD (including GST) as at 28 January 2019. A prize value is the recommended retail value as provided by the relevant supplier(s). The Promoter takes no responsibility for any variation in a prize's value due to exchange rate changes or otherwise.

18. Any additional costs not expressly stated, but which may be incurred in acceptance and use of a prize, are the responsibility of the winner.

19. No compensation will be payable if a winner is unable to take any element of a prize as stated, or does not satisfy any conditions of use for any element of the prize, for whatever reason. Any part of a prize that is not taken for any reason is forfeited and no compensation will be provided.

20. If a prize (or part of a prize) is unavailable for any reason, the Promoter may, in its absolute discretion, substitute alternative goods or services of equal or higher value, subject to the approval of any relevant gaming authority, where required. The Promoter accepts no other liability or responsibility for any loss incurred by a winner or any other party if a prize (or part of prize) is unavailable for any reason.

21. Other than as expressly stated in these conditions, a prize is non-transferable, non-refundable, non-exchangeable, non-replaceable, and non-redeemable for another prize including cash, except at the Promoter's discretion and subject to relevant State and Territory legislation.

PRIZE WINNERS

22. The winners will be notified within 2 days of the relevant draw by email, using the details provided in their entry.

23. Prizes will be sent by email to the winners at their nominated email address within 28 days of the draw. The prize notification will include instructions as to how the winner is to claim their prize.

24. The prizes will only be awarded following any winner validation and verification that the Promoter requires in its sole discretion.

25. Subject, where relevant, to any directions given by a relevant gaming authority, if: (i) a prize is not claimed by a winner or the Promoter has been unable (despite reasonable efforts) to successfully contact the winner within 3 months from the final Monthly Participant Prize Draw; (ii) a prize is forfeited for any reason; or (iii) a winner is determined by the Promoter to be ineligible to win a prize in accordance with these conditions, the relevant prize will be forfeited and instead awarded to another Eligible Entrant in a redraw. Any such redraw will be made from a pool of all remaining Eligible Entrants from all Competition prize draws, and will take place at 10.00am on 5 September 2019 at the same location as the original draws, with any unclaimed prizes awarded to the next valid entry randomly drawn in descending order of value (if applicable). The name of any resulting winner(s) and their State or Territory of residence will be published at suncorpcommunityhub.com.au. Any redraw prize winner(s) will be notified within 2 days of the redraw by email.

GENERAL

26. If for any reason this Competition is not capable of running as planned, or is interfered with or disrupted in any way (including by vandalism, power failures, natural disasters, acts of God, weather event, civil unrest, strikes, computer bugs or viruses, tampering or technical failures), the Promoter reserves the right to cancel, terminate, modify or suspend the Competition, or invalidate any affected entries, subject to the approval of any relevant gaming authorities, where required.

27. The Promoter assumes no responsibility for: (i) any error, omission, interruption, or delay in the operation or transmission of any communication sent to (or by) the Promoter or any entrant whether caused by problems with communication networks or lines, computer systems, software or internet service providers, congestion on any carrier network or otherwise; (ii) any theft, destruction or unauthorised access to, or alteration of such communications; (iii) any problem with, or technical malfunction of, any computer system or other equipment used for the conduct of the Competition; (iv) any incorrect or incomplete information which may be communicated in the course of the administering this Competition (whether as a result of one of the foregoing causes or otherwise); or (v) any delay in delivery (when not directly caused by the Promoter or its supplier), or failure of safe delivery of a prize.

28. All of the Promoter's decisions in relation to all aspects of this Competition are final and no correspondence will be entered into. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

29. A winner accepts a prize at their own risk. Any tax liability arising as a result of accepting a prize is the responsibility of the winner. Independent financial advice should be sought.

30. To the full extent permitted by law, the Promoter, its associated companies and agencies and any of their personnel (the "Relevant Parties") exclude all liability for any loss (including any damage, claim, injury, cost or expense) which is suffered or incurred by any Eligible Entrant in connection with the Competition or a prize, including without limitation: (i) any indirect, special, economic or consequential loss; (ii) any loss arising from the negligence of a Relevant Party; and (iii) any liability for personal injury or death. To the extent that such liability cannot be excluded by law, it is limited to the minimum allowable by law.

31. Competition permits: NSW LTPS/19/31748