



Commonwealth
Bank

CommBank Yello Homeowner Catch Up Prize Draw Terms and Conditions

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Terms and Conditions

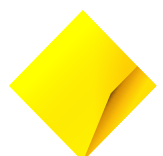
1. The Commonwealth Bank of Australia 'CommBank Yello Homeowner Catch Up Prize Draw' (**Promotion**) is conducted by the Commonwealth Bank of Australia ABN 48 123 123 124 of The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015 (PH: 13 2221) (**Promoter**).
2. The Promotion commences at 12:01am (AEDT) on 11 February 2025 and closes at 11:59PM (AEDT) on 11 February 2025 (**Promotion Period**).
3. The Promotion is authorised under Australian Capital Territory Permit No. TP 25/00215, New South Wales Authority No. TP/01226 (NTP/12293) and South Australia Licence No. T25/113.
4. In these Terms and Conditions:
 - (a) the term 'CommBank Yello Terms and Conditions' refers to the Promoter's terms and conditions for its CommBank Yello program, found at commbank.com.au/commbankyellotcs; and
 - (b) the terms 'Homeowner', 'Homeowner benefit set', 'Eligible Account', 'Eligible Transaction Account' and 'Eligible Home Loan' have the meaning set out in the CommBank Yello Terms and Conditions.

Eligibility

5. Entry is open to individuals who:
 - (a) are eligible to participate in the Promoter's CommBank Yello program in accordance with the CommBank Yello Terms and Conditions and have not opted out or become ineligible for that program (ie, entry is only open to individuals who meet the CommBank Yello eligibility criteria, including that the individuals must be at least 18 years of age), and continue to hold an Eligible Transaction Account and Eligible Home Loan, as at the Draw Date;
 - (b) met the eligibility criteria for the Homeowner benefit set as at:
 - (i) 12 August 2024; or
 - (ii) 12 September 2024;
 - (c) are not persons who are (as determined by the Promoter):
 - (i) directly involved in the Promotion; or
 - (ii) involved in the management of the Promoter,

(Eligible Entrants).

 - (d) Eligible Entrants will be automatically entered into the Promotion and will receive one (1) entry into each Prize Draw (as described in clause 6) for which they meet the eligibility requirements.



Prize details

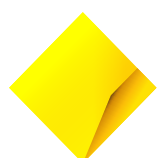
6. There will be two (2) Prize Draws run:
 - (a) The first prize draw will comprise Eligible Entrants who were eligible for the Homeowner benefit set as at 12 August 2024 (the **August 2024 Draw**); and
 - (b) The second prize draw will comprise Eligible Entrants who were eligible for the Homeowner benefit set as at 12 September 2024 (the **September 2024 Draw**).
7. There will be 100 eligible entries randomly drawn per Prize Draw, comprising a total of 200 eligible entries drawn during the Promotion Period.
8. Each entry randomly drawn will win AU\$1,200 (Prize). The total value of the Prizes for the Promotion is AU\$240,000.

Determining the Winner

9. The random electronic prize draws will take place at 12pm (AEDT) on 12 February 2025 at The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015 (**Prize Draw**), with the August 2024 Draw being conducted immediately before the September 2024 Draw.
10. The first 100 eligible entries drawn for each Prize Draw, as determined by the Promoter, will be awarded Prizes (**Winners**).
11. Each Eligible Entrant is only eligible to receive one (1) Prize per Prize Draw.

Announcing and notifying the Winners

12. The Promoter will notify the Winners by:
 - (a) phone call to the phone number associated with the Winner's Eligible Account; or
 - (b) letter to the address associated with the Winner's Eligible Account,within 14 days of the Draw (within 7 days for Winners in South Australia). Winners in the ACT, South Australia and Victoria will be notified in writing.
13. Unless a Winner requests otherwise within 14 days of being notified they have won a Prize in accordance with clause 12 above, the Promoter will publish the Winner's first initial, full last name and State or Territory (postcode for Winners in South Australia) on the Promoter's website at commbank.com.au/commbankyellowprizewinners within 30 days of the applicable Draw.
14. If a Winner has opted out of receiving marketing communications from the Promoter, the Promoter will take reasonable steps to notify the Winner in accordance with clause 12 but will not



be responsible for not notifying the Winner if it is prevented from doing so by spam and privacy laws and regulations.

Distributing the Prize

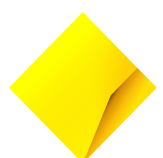
15. The Prize will be provided to each Winner within one month of the relevant Draw by electronic funds transfer into:
 - (a) the Winner's most recently opened individual account, unless the Winner has selected the account their cash benefits are paid into via the CommBank app or NetBank; or
 - (b) if the Winner does not have an open individual account, the most recently opened joint account which the Winner holds, unless a Winner requests that their Prize be delivered by cheque.
16. If the Winner does not have an open individual account or joint account, the Promoter will contact the Winner using the details the Promoter has in the Winner's customer record to facilitate the delivery of the Prize. If the Winner does not respond to the Promoter within 14 days, the Winner will be deemed to have rejected the Prize and the Prize will be dealt with in accordance with clause 20 below.
17. Accounts that are subject to a stop or other restriction on transactions are not considered opened accounts.
18. There are no unclaimed Prize draws for the Promotion, as each Prize will be automatically distributed to each Winner in accordance with clause 15 above, unless:
 - (a) a Winner rejects the Prize in accordance with clause 19 below; or
 - (b) the Winner does not have an open individual account or joint account, in which case the Prize will be delivered in accordance with clause 15(b) above.

Rejecting the Prize

19. Winners may, within 14 days of being notified in accordance with clause 12 above, reject a Prize by:
 - (a) visiting any of the Promoter's local branches; or
 - (b) contacting the Promoter by phone by calling 13 22 21.
20. If a Winner rejects a Prize, or if a Winner does not have any open accounts and we cannot contact them in accordance with clause 16 above, the Promoter will make a payment of an equivalent amount to a charitable organisation determined by the Promoter. Winners acknowledge that any such payment is made by the Promoter in its own right and not on the Winner's behalf.

Resolving disputes

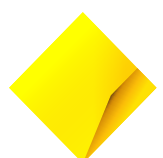
21. Complaints regarding the Promotion may be submitted by:
 - (a) completing the online complaints form available at www.commbank.com.au/contactus;



- (b) calling 13 22 21; or
 - (c) visiting any Commonwealth Bank branch.
22. If there is a dispute concerning the complaint, the decision of the Promoter is final and binding, and no further correspondence will be entered into.

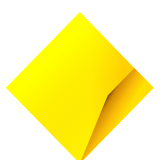
General

23. Information on how to enter the Promotion and Prize details set out in all communications regarding the Promotion form part of these Terms and Conditions.
24. Any entry not complying with these Terms and Conditions is invalid. Errors and omissions may be accepted at the Promoter's discretion.
25. The Promoter's decision is final in relation to all aspects of this Promotion and no correspondence will be entered into.
26. Beneficiaries of a Prize acknowledge that the Promoter accept no responsibility for any tax implications that may arise from the Prize or the Winner accepting and taking the Prize. See section 3 of the CommBank Yello Terms and Conditions for further details on tax implications.
27. The Promoter reserves the right, at any time, in its sole discretion, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any entrant whom 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. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
28. If for any reason this Promotion is not capable of running as planned (including, but not limited to infection by computer virus, bugs, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Promotion), the Promoter may, subject to the approval of all relevant regulatory authorities, take any action that may be available including cancelling, terminating, modifying or suspending the Promotion.
29. The Promoter may at any time cancel, modify, suspend or terminate the Promotion as set out in the CommBank Yello Terms and Conditions. Termination will not affect any CommBank Yello prizes an Eligible Entrant is already eligible for.
30. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
31. The Promoter will use and handle entrant's personal information as set out in its Group Privacy Statement, which can be viewed at <http://www.commbank.com.au/privacy> or obtained from a branch. The Group Privacy Statement set outs how individuals may access, update or correct their personal information, change their direct marketing preferences or make a privacy complaint.
32. The Promotion and these Terms of Condition will be governed by the law of New South Wales, Australia, being the state in which the Promoter has its Head Office. Entrants accept the non-



exclusive jurisdiction of courts and tribunals of New South Wales in connection with any disputes concerning the Promotion.

33. To contact the Promoter, write to the Privacy Officer, Customer Relations, Commonwealth Bank Group, Reply Paid 41, NSW 2001, or call 13 2221 or visit any branch.



CommBank Yello Homeowner Catch Up Prize Draw Competition

Abridged Terms and Conditions

34. 'CommBank Yello Homeowner Catch Up Prize Draw' (**Promotion**) is conducted by Commonwealth Bank of Australia (**Promoter**) and runs on 11 February 2025 (see full terms and conditions here www.commbank.com.au/commbank-yello). Open to individuals who are eligible to participate in CommBank Yello program (see commbank.com.au/commbankyellotcs) and have not opted out or become ineligible for the CommBank Yello program as at the date of the Prize Draw (ie, entry is only open to individuals who meet the CommBank Yello eligibility criteria, including that the individuals must be at least 18 years of age), met the 'Homeowner' customer benefit sets under CommBank Yello as at **12 August 2024** or **12 September 2024** and are not directly involved in the Promotion or management of the Promoter. Entry is automatic during promotion period. There will be two (2) Prize Draws run, one each for those customers eligible for the Homeowner benefit set as of the 12 August 2024 and 12 September 2024 respectively. Max 1 entry and 1 prize per person per Prize Draw. First 100 eligible entry randomly drawn for each Prize Draw will win AU\$1,200. Random electronic prize draw conducted at 12PM (AEDT) on 12 February 2025 at The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015. Winners notified by mail and/or phone call, and each winner's first initial, last name and State or Territory will be published on the Promoter's website within 30 days of the Draw. Permits: ACT Permit No. TP 25/00215; NSW Authority No. TP/01226 (NTP/12293); and SA Licence No. T25/113.

