

Commonwealth
Bank

The Money Diary X CommBank Yello Competition Terms and Conditions

The Money Diary x CommBank Yello Competition

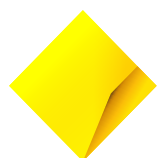
Terms and Conditions

1. The Commonwealth Bank of Australia 'The Money Diary x CommBank Yello Competition' (**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 (Sydney Time) on 30 January 2024 and closes at 12.00PM (Sydney Time) on 27 February 2024 (**Promotion Period**).
3. 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/yellotcs; and
 - (b) the terms 'Everyday', 'Everyday Plus' and 'Homeowner' have the meanings set out in the CommBank Yello Terms and Conditions.
4. Authorised under NSW Authority TP/01226 (NTP/08712), SA Licence No T23/2114 and ACT Permit No TP23/02747.

Eligibility

5. Entry is open to individuals who, during the Promotion Period:
 - (a) are eligible to participate in the Promoter's CommBank Yello program in accordance with the CommBank Yello Terms and Conditions, and have not become ineligible or otherwise opted out of that program (including that the individual must be at least 18 years of age);
 - (b) meet the eligibility criteria for the Everyday, Everyday Plus or Homeowner benefit sets under the CommBank Yello Terms and Conditions;
 - (c) have downloaded and logged into the CommBank app on their smart phone or other electronic device; and
 - (d) are not persons who are:
 - (i) involved (whether as principal, agent or employee) in the conduct or the promotion of the Promotion;
 - (ii) involved in the management of the Promoter or any of the Promoter's related entities or any other benefitting organisation; or
 - (iii) an immediate family member (spouse, child, sibling, parent, grandparent, uncle, aunt, niece or nephew) of an individual referred to in clauses 5(d)(i) or 5(d)(ii),

(Eligible Entrants).



How to enter

6. Eligible Entrants will receive a notification in the CommBank app during the Promotion Period containing:
 - (a) an information page for the Promotion;
 - (b) the Eligible Entrant's current email address and residential address in the Promoter's records; and
 - (c) a confirmation button for the Eligible Entrant to enter the Promotion.
7. To enter the Promotion, once satisfied that their email address and residential address are correct, Eligible Entrants must click on the confirmation button in the CommBank app during the Promotion Period.
8. Each Eligible Entrant is entitled to enter the Promotion once.

Prize details

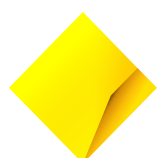
9. The first 10,000 eligible entries randomly drawn will each win a physical copy of 'The Money Diary' by Jessica Irvine, valued at approximately \$29.95 (RRP) (**Prize**). The total value of all Prizes in the Promotion is \$299,500.
10. The Prize may not be transferred, exchanged or redeemed for cash or other goods or services.
11. If the Prize, or any element of the Prize, is unavailable, the Promoter reserves the right, in its discretion, to substitute the Prize, or that element of the Prize, with a prize of equivalent value and/or specification, subject to any legal requirements or any written directions from a regulatory authority.

Determining the Winners

12. The random electronic prize draw will take place at 11:00AM (Sydney Time) on 28 February 2024 at 24/88 Pitt Street, Sydney NSW 2000 (**Draw**). The first 10,000 eligible entries randomly drawn will each be awarded the Prize (**Winners**).
13. At the time of the Draw, the Promoter will randomly draw a further 1,000 additional eligible entries to be reserve winners if any Prize cannot be delivered to a Winner (**Reserve Winners**).
14. Each Eligible Entrant is only eligible to receive one Prize.

Announcing and contacting the Winners

15. The Promoter will notify each Winner by email to the Winner's email address within two business days of the Draw.



16. Unless a Winner requests otherwise, the Promoter will publish each Winner's first initial, full last name and State or Territory on the Promoter's website at commbank.com.au/commbankyelloprizewinners within 30 days of the Draw.

Conditions of entering the Promotion

17. By entering the Promotion, each Eligible Entrant agrees to these Terms and Conditions and the Promoter's Group Privacy Statement (which can be viewed at <http://www.commbank.com.au/privacy>).

Distributing the Prize

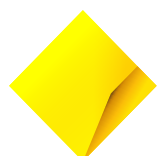
18. The Prize will be delivered to each Winner's residential address within 30 days of the Draw.
19. If any Prize cannot be delivered to a Winner (e.g. due to an invalid entry) within 3 months of the Draw:
- (a) the relevant Winner will be taken to have forfeited the Prize and the Promoter will award the Prize instead to the Reserve Winner to have been next drawn;
 - (b) the Promoter will notify that Reserve Winner by email within two business days of the Prize being awarded to them;
 - (c) unless requested otherwise, the Promoter will publish that Reserve Winner's first initial, full last name and State or Territory on the Promoter's website at commbank.com.au/yelloprizewinners within 30 days of the Prize being awarded to them; and
 - (d) the Prize will be delivered to the Reserve Winner's residential address within 30 days of the Prize being awarded to them.

Resolving disputes

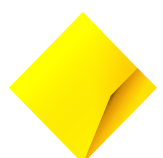
20. Complaints regarding the Promotion may be submitted by:
- (a) completing the online complaints form available at www.commbank.com.au/contactus;
 - (b) calling 13 22 21; or
 - (c) visiting any Commonwealth Bank branch.
21. If there is a dispute concerning the complaint, the decision of the Promoter is final and binding, and no further correspondence will be entered into.

General

22. Information on how to enter the Promotion and Prize details set out in all communications regarding the Promotion form part of these terms.
23. Any entry not complying with these terms is invalid. Errors and omissions may be accepted at the Promoter's discretion.



24. Beneficiaries of a Prize acknowledge that the Promoter accepts no responsibility for any tax implications that may arise from their Prize. See section 3 of the CommBank Yello Terms and Conditions for further details on tax implications.
25. 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, 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.
26. 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.
27. The Promoter may at any time terminate the Promotion as set out in the CommBank Yello Terms and Conditions. Termination will not affect any CommBank Yello prizes you are already eligible for.
28. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
29. The Promoter will use and handle your 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 you may access, update or correct your personal information, change your direct marketing preferences or make a privacy complaint.
30. You may contact the Promoter via the Privacy Officer, Customer Relations, Commonwealth Bank Group, Reply Paid 41, NSW 2001, by calling 13 2221 or by visiting any branch.



The Money Diary x CommBank Yello Competition

Abridged Terms and Conditions

'The Money Diary x CommBank Yello Competition' (**Promotion**) is conducted by Commonwealth Bank of Australia (**Promoter**) and runs from 12:01AM (Sydney time) on 30/01/2024 to 12:00PM (Sydney time) on 27/02/2024 (see full terms and conditions [here](http://www.commbank.com.au/commbankyellothemoneydiary) [www.commbank.com.au/commbankyellothemoneydiary]). Open to individuals who, during the Promotion period: (a) are eligible to participate in the CommBank Yello program (including that the individual is at least 18 years of age) (see commbank.com.au/yellotcs); (b) meet the eligibility criteria for the Everyday, Everyday Plus or Homeowner benefit sets under CommBank Yello; (c) have downloaded and logged into the CommBank app; and (d) are not a person (or an immediate family member of a person) involved in the Promotion or the management of the Promoter (or any of the Promoter's related entities or any benefitting organisation). Entry via the CommBank app during the Promotion period. Max 1 entry and 1 prize per person. 10,000 eligible entries randomly drawn will each win one copy of 'The Money Diary' by Jessica Irvine, valued at \$29.95. Total prize value: \$299,500. Random electronic prize draw conducted at 11:00AM (Sydney time) on 28/02/2024 at 24/88 Pitt Street, Sydney NSW 2000. 1,000 reserve winners will also be drawn at the time of the draw. Winners notified by email within two business days of the draw. Each winner's first initial, last name and State / Territory will be published on the Promoter's website (commbank.com.au/commbankyelloprizewinners) within 30 days of the draw. Prizes will be delivered to each winner within 30 days of draw. Prizes which cannot be delivered to a winner within 3 months of the Draw will be awarded to reserve winners. NSW Authority TP/01226 (NTP/08712), SA Licence No T23/2114 and ACT Permit No TP23/02747.

