PROMOTION	Virgin Money Footy Finals
PROMOTION TYPE	Public (external)
PROMOTION STYLE	This is a game of chance
PROMOTER	Virgin Money Australia, a division of Bank of Queensland Limited ABN 32 009 656 740 (BOQ) (Promoter) of Level 6, 100 Skyring Terrace, Newstead, Brisbane QLD 4006 https://virginmoney.com.au/
PERMIT NUMBERS	N/A
RELEVANT STATES	All Australian States and Territories
ENTRY RESTRICTIONS	Entry is only open to Australian residents aged 18 years or over who hold a Virgin Money Go Account (an Eligible Entrant). Employees (and their immediate families) of the Promoter are ineligible to enter the Promotion. Immediate family 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, sibling, step-brother, step-sister, step-sibling or first cousin.
PROMOTION PERIOD	Opens: 1 September 2023 at 5:00 pm AEST Closes: 20 September 2023 at 11:59 pm AEST
ENTRY PROCEDURE	To enter the Promotion: An Eligible Entrant must complete the following steps during the Promotion Period: a. Successfully make an order with Menulog with a minimum spend of \$30 in one transaction by using their Virgin Money Visa Debit Card, linked to their Virgin Money Go Account; or b. Successfully make an order with Jimmy Brings via the link provided in the Virgin Money app using their Virgin Money Visa Debit Card, linked to their Virgin Money Go Account.

If the transaction is refunded or cancelled then the entry will be deemed invalid.

An Eligible Entrant will receive unlimited entries during the Promotion Period.

The Promoter reserves the right, at any time, in its sole and absolute discretion to verify the validity of Entries, and Eligible Entrants (including their identity, age, email address and place of residence) and reserves the right, in its sole discretion, to disqualify any Eligible Entrant who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the Entry procedure or engaged in any unlawful or other improper misconduct, calculated to jeopardise the fair and proper conduct of the Promotion.

WITHDRAWING ENTRIES

If a winner wishes to withdraw or forfeit the Prize, they may do so by requesting to be removed from the competition at the time they are contacted.

MAXIMUM NUMBER OF ENTRIES

Unlimited Entries are permitted per Eligible Entrant during the Promotion Period. For clarity, an Entry will be deemed to be received by the Promoter only when received in the Promoter's database.

PRIZE DRAW

There will be one (1) Prize Draw to determine the two (2) prize winners who will each receive one (1) Prize being 100,000 Virgin Money Bonus Points.

The Prize Draw will take place at Level 19, 255 George St, Sydney, 2000 on 25 September 2023 at 4:00pm AEST.

This is a game of chance. There will be two (2) prize winners for the Prize Draw. The prize winners for the Prize Draw will be the first and second valid and Eligible Entries drawn by electronic random selection from the cumulative pool of Eligible Entries (**Prize Winner/s**).

PRIZE DETAILS

There are two (2) prizes to be won during the Promotion Period being 100,000 Virgin Money Points for each Prize Winner (**Prize**).

PRIZE RESTRICTIONS

The Prize is not exchangeable for cash or other prizes.

The Prize is transferable to other Virgin Money Reward customers and redeemable for other reward benefits within the Virgin Money Rewards Program App. Virgin Money Points can be redeemed within the Virgin Money Rewards Program only and include gift card redemption options, hotel stay redemption options with the Promoter's hotel partners, cash back on the Prize Winner's Virgin Money Go account.

The Prize Winners should seek their own tax advice in relation to the receipt of the Prize.

If the Prize (or part of 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.

TOTAL PRIZE POOL

The total Prize pool is 200,000 Virgin Money Points, valued at AU\$900.

NOTIFICATION OF PRIZE WINNER

Within two (2) business days from the Prize Draw date, the Prize Winners will be notified by email and/or their mobile phone number. To accept the Prize, the Prize Winner must respond to the notification in the manner and within the timeframe set out in the notification provided by the Promoter 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.

PUBLICATION DETAILS

The Prize Winners' names will be published at Promoter's webpage https://virginmoney.com.au/about-us/survey-competition-winners\ on 3 October 2023.

PRIZE CLAIM DATE

2 October 2023 at 12:00pm AEST.

UNCLAIMED PRIZE DRAW

If any Prize is unclaimed or forfeited, a Prize Winner is disqualified for any reason or a Prize Winner is unable to satisfy these Terms and Conditions, that Prize Winner will forfeit the Prize and a redraw will occur on 4 October 2023 at 4pm AEST on Level 19, 255 George St, Sydney, 2000 (**Unclaimed Prize Draw**). The Prize Winner for the Prize Draw will be the first valid Eligible Entrant drawn by electronic random selection from the cumulative pool of Eligible Entries.

The Prize Winner for the Redraw will be the first valid Eligible Entry drawn by electronic random selection from the cumulative pool of Eligible Entries (**Unclaimed Prize Draw Winner**).

UNCLAIMED PRIZE CLAIM DATE

12 October 2023 at 12:00pm AEST.

PUBLICATION DATE FOR UNCLAIMED PRIZE DRAW WINNER (IF ANY)

The Unclaimed Prize Draw Winner's name will be published at published at Promoter's webpage https://virginmoney.com.au/about-us/survey-competition-winners on 16 October 2023 AEST.

PRIVACY POLICY

The Promoter's privacy policy can be found at:

https://virginmoney.com.au/about-virgin-money/help-and-faqs/privacy-and-security

TERMS AND CONDITIONS

Schedule to Terms and Conditions of Entry

Terms and Conditions of Entry

Background

- 2. The Promoter of the Virgin Money Australia Virgin Money Footy Finals (Promotion) is Virgin Money, a division of Bank of Queensland Limited ABN 32 009 656 740 (BOQ) (Promoter) of Level 6, 100 Skyring Terrace, Newstead, Brisbane QLD 4006 https://virginmoney.com.au/
- 3. Information on how to enter and the prizes form part of these Terms and Conditions of Entry. If there is any conflict between these Terms and Conditions of Entry and any other published material, these Terms and Conditions of Entry will prevail.
- 4. By entering the Promotion, participants are deemed to accept these Terms and Conditions of Entry.
- 5. Any capitalised terms used in these Terms and Conditions of Entry have the meaning given in the Schedule, except where stated otherwise.

PROMOTION PERIOD

4. The Promotion will be conducted during the Promotion Period. Entries received by the Promoter after the Promotion Period are ineligible to participate in the prize draw.

ELIGIBILITY AND PARTICIPATION

- 6. Entry to the Promotion is only open to Australian residents aged 18 years or over who hold a Virgin Money Go Account (Eligible Entrant).
- 7. Employees and contractors (and their immediate families) of the Promoter and agencies associated with the Promotion are ineligible to enter. Immediate family 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 first cousin.
- 8. To enter the Promotion, Eligible Entrants must complete the Entry Procedure during the Promotion Period.
- 9. Entries may only be submitted in accordance with the Entry Procedure and will not be accepted by the Promoter in any other form.
- 10. Entries are deemed to have been received at the time of receipt into the promotion database and not at the time of transmission by the Eligible Entrant.

PRIZE WINNERS

- 11. The Prize will be awarded in accordance with the Schedule.
- 12. Prize Winners will be notified as specified in the Schedule and their name and State/Territory of residence will be published in accordance with the Schedule.

PRIZE

- 13. The Prize is specified in the Prize Details. The Prize is subject to any Prize Restrictions specified in the Schedule. The total Prize pool is specified in the Schedule.
- 14. Any ancillary costs associated with redeeming a Prize are not included. Prizes, or any unused portion of a Prize, are not transferrable.

CLAIMING PRIZES

15. Prizes must be claimed by the Prize Claim Date in accordance with any claim instructions set out in the Schedule.

16. If a Prize is not accepted or claimed by the Prize Claim Date, the relevant winner's entry will be deemed invalid and the Promoter reserves the right to distribute the unclaimed prizes in accordance with the unclaimed Prize arrangements specified in the Schedule, subject to any directions given by any relevant authority. Winners of unclaimed Prizes will be notified and have their names and State/Territory of residence published in accordance with the unclaimed Prize arrangements specified in the Schedule.

LIABILITY

- 17. The Promoter accepts no responsibility for any late, lost or misdirected entries nor any liability for lost, missing or damaged Prizes (as applicable).
- 18. The Promoter is not responsible for any ancillary costs incurred by accepting the Prize, entering the Promotion or redemption or use of the Prize.
- 19. The Promoter accepts no responsibility for the Prize being intercepted fraudulently and used by someone other than the Prize winner.
- 20. Nothing in these Terms and Conditions of Entry limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees").
- 21. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Promotion and/or: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or entrant; or (f) use of / taking of the prize.
- 22. If for any reason the Promoter determines in good faith and its sole discretion that this Promotion is not capable of running as planned, including but not limited to events such as computer bugs or viruses, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond control of the Promoter, which might corrupt or affect the administration, security, fairness, integrity or proper control of this Promotion, the Promoter reserves the right to its sole discretion to disqualify any individual who tampers with the entry process and/or to cancel, terminate, modify or suspend the Promotion as appropriate.
- 23. The Promoter, subject to relevant state laws and any written directions from a regulatory authority, reserves the right to cancel, terminate, modify or suspend the Promotion for any reason.
- 24. If the Promotion is cancelled, terminated, modified or suspended for any reason or the Terms and Conditions are amended, a notice will be published on the VMA website.

PRIVACY

- 25. All entries submitted will become property of the Promoter and entries will not be returned.
- 26. In entering this Promotion, all participants grant to the Promoter a perpetual, irrevocable, royalty-free licence to use, reproduce, modify and communicate any material submitted to the Promoter for any purpose that the Promoter may, at its sole discretion, determine appropriate.
- 27. In entering this Promotion, all participants consent to the publication of their name and city of origin in any advertisements or articles relating to the Promotion or the Prize and participate in any media releases which may include photographs of the Winner by the Promoter. In entering this Promotion, all participants consent to the use of their names and likeliness in this manner.

28. The Promoter collects personal information from all participants in order to conduct the Promotion and may for this purpose, disclose such personal information to third parties. The Promoter will use and handle participants personal information as set out in the Promoter's Privacy Policy, which can be accessed at https://virginmoney.com.au/help/privacy-and-security.

GENERAL

29. The Promoter accepts no responsibility for any tax implications associated with this Promotion and all participants, including the Prize winner, must seek their own independent financial advice regarding the tax implications relating to the Prize or acceptance of the Prize.