

Promotion

Virgin Money Win a Share of 2 million Bonus Points Tap and Win Competition – June 2023

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/>

17. Permit Numbers

SA: T23/602

ACT: TP 23/00787

Relevant States

All Australian States and Territories

1. 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 and agencies associated with this Promotion are ineligible to enter.

2. Promotion Period

Opens: Thursday 1 June 2023 at 10.00am AEST

Closes: Friday 30 June 2023 at 11.59pm AEST

3. Prize Draw

There will be one (1) Prize Draw to determine the eight (8) prize winners, who will each receive one (1) Prize being 250,000 Virgin Money Bonus Points. The Prize Draw will take place at VMA Level 19, 255 George St, Sydney, 2000 on 5 July 2023 AEST.

The Prize Winners for the Prize Draw will be the first eight (8) valid and Eligible Entries drawn by electronic random selection from the cumulative pool of Eligible Entries (Prize Winners).

4. Entry Procedure

To enter the Promotion:

An Eligible Entrant must complete the following steps during the Promotion Period:

An Entrant must successfully make one (1) eligible settled transaction valued at \$2.00 or more using their Virgin Money Visa Debit Card, linked to their Virgin Money Go account during the Promotion Period.

Eligible settled transactions include:

- a) Domestic or International purchases made using your Virgin Money Visa Debit Card,
- b) Direct debits and BPAY payments from your Virgin Money Go account.

For clarity, the following transactions **are not** eligible settled transactions:

- a) Cash withdrawals,
- b) Any deposits or credits received into your Virgin Money Go account,
- c) Transfers using the 'Pay Someone' functionality on the Virgin Money app,
- d) Internal transfers to other Virgin Money accounts,
- e) Fees & Charges we may charge.

An Eligible Entrant will receive unlimited entries during the Promotion Period, and double entries (2) for transactions made using their digital wallet. i.e., Google Pay, Apple Pay, Samsung Pay.

5. 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.

6. Maximum number of Entries

Unlimited number of entries per Eligible Entrant during the Promotion Period.

7. Prize Details

There are eight (8) prizes to be won during the Promotion Period being 250,000 Virgin Money Bonus Points. Winners with joint accounts will have their 250,000 Virgin Money Bonus Points prize split 50/50 with the joint account holder.

8. Prize Restrictions

The Prize is transferable to other Virgin Money Reward customers and redeemable for other reward benefits within the Virgin Money Rewards program App.

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

9. Total prize pool

The total Prize pool value is \$10,000 (2 million Virgin Money Points) redeemable value on cash back and gift cards. The maximum notional value of each Prize is \$1,250 with a total prize pool of \$10,000, based on a sample of Virgin Money Points that could be redeemed in the Virgin Money Rewards Program. The Promoter accepts no responsibility for any variation in the maximum notional value of each Prize. The Prize value is in Australian Dollars. For example, 250,000 Virgin Money Points could be redeemed for 10 x \$100 David Jones eGift Cards, 2 x \$100 Coles eGift Cards, 4 x \$50 Amazon eGift and \$4.50 cash back in the Virgin Money app, accurate as at 5 April 2023. The Promoter accepts no responsibility for change in prize value between promotion start date and the date on which the prize is redeemed.

10. Notification of Prize Winner

The Prize Winners will be notified via email and/or their mobile phone number within seven (7) business days of the draw date of the Prize Draw. To accept the Prize, the Prize Winners 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.

11. Publication details

The Prize Winners' names will be published at virginmoney.com.au/blog on: Tuesday 11 July 2023 AEST.

12. Prize Claim Date

Thursday 20 July 2023 AEST

13. Unclaimed Prize Draw Date

Monday 24 July 2023 AEST

Location

Level 19, 255 George St, Sydney, 2000

If any Prize is unclaimed or forfeited, or any winner is disqualified for any reason or any Prize Winner is unable to satisfy these Terms and Conditions, the Promoter will conduct a redraw from all remaining Eligible Entries. The redraw Prize winner, if any, will be notified by email, sent within two (2) business days from the date of the Prize redraw, to their nominated email address. To accept the Prize, the redraw Prize winner, if any, 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.

14. Unclaimed Prize Claim Date

Within 14 days of Monday 24 July 2023 AEDT

15. Publication date for unclaimed prize draw winner (if any)

Unclaimed Prize Winner's name will be published at virginmoney.com.au/blog by Friday 11 August 2023 AEST

16. 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

1. The Promoter of the Virgin Money Australia Win a Share of 2 million Bonus Points Tap and Win Competition – June 2023 (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/>
2. 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.
3. By entering the Promotion, participants are deemed to accept these Terms and Conditions of Entry.
4. 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

5. Entry to the Promotion is only open to Australian residents aged 18 years or over who hold a Virgin Money Go account (Eligible Entrant).
6. 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.
7. To enter the Promotion, Eligible Entrants must complete the Entry Procedure during the Promotion Period.
8. Entries may only be submitted in accordance with the Entry Procedure and will not be accepted by the Promoter in any other form.
9. 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

10. The Prize will be awarded in accordance with the Schedule.
11. 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

12. 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.
13. Any ancillary costs associated with redeeming a Prize are not included. Prizes, or any unused portion of a Prize, are not transferrable.

CLAIMING PRIZES

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

16. The Promoter accepts no responsibility for any late, lost or misdirected entries nor any liability for lost, missing or damaged Prizes (as applicable).
17. The Promoter is not responsible for any ancillary costs incurred by accepting the Prize, entering the Promotion or redemption or use of the Prize.
18. The Promoter accepts no responsibility for the Prize being intercepted fraudulently and used by someone other than the Prize winner.
19. 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").
20. 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.
21. 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.
22. 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.
23. 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

24. All entries submitted will become property of the Promoter and entries will not be returned.

25. 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.
26. 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 likeness in this manner.
27. 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

28. 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.