

## “The NRL Grand Final” Competition Terms and Conditions

### Terms and Conditions

1. Entry into the Australian Military Bank “The NRL Grand Final” competition is governed by these terms and conditions.
2. Entering this Competition is deemed acceptance of these terms and conditions.

### Competition and permit details

3. Australian Military Bank Ltd is the Promoter, ABN 48 087 649 741, Australian credit licence 237 988, AFSL 237 988, with registered office in Level 1, 1 Bligh Street, Sydney, NSW 2000 / Telephone 1300 13 23 28 (“Promoter”).
4. This promotion is authorised under ACT Permit No. ACT TP 26/00586, SA Permit T26/443, and NSW Authority No. TP/04579.
5. This competition shall be governed by the laws of New South Wales, Australia and the legislation applying to promotions of this type in each State and Territory in which it is conducted.
6. This competition is in no way sponsored, endorsed or administered by, or associated with Facebook, Flight Centre, Instagram or the National Rugby League (‘NRL’).

### Competition period

7. Entries into the promotion open at 09:00am AEDT on 30 March 2026 and close at 11:59pm AEST on 30 June 2026 (“Promotional Period”), based on times applicable in NSW.

### Prizes

8. The first three (3) valid entries drawn will each win a travel package for two (2) adults to the 2026 NRL Grand Final valued at up to AU\$8,200. Prize includes:
  - Two (2) tickets to the NRL Grand Final on 04/10/2026 in a Zone Box with catering and selected alcoholic and soft drinks included (valued at \$3,200).
  - A Flight Centre voucher to the value of AU\$2,000 for the purposes of flights to and from the winner’s place of residence, to Sydney, NSW if needed;
  - A Flight Centre voucher to the value of AU\$2,000 for the purpose of accommodation for a total of three (3) nights’ accommodation in Sydney, NSW between 02/10/2026 - 05/10/2026; and
  - \$1,000 spending money for the purposes to cover incidental costs such as meal and airport transfers during the three (3) days 02/10/2026 - 05/10/2026 deposited into winning member’s active Australian Military Bank Everyday Account.
9. Additional spending money, meals, taxes, insurance, transport to and from departure point, transfers, items of a personal nature, in-room charges and all other ancillary costs are not included. Winners may be required to present their credit card at time of accommodation check in.
10. Prize is to be taken to coincide with the 2026 NRL Grand Final on 04/10/2026 and is subject to the winners booking their own flights and accommodation using the Flight Centre voucher and the availability of flights and accommodation.
11. The 2026 NRL Grand Final tickets are subject to the event venue and ticket terms and conditions, including any applicable age restriction. The Promoter and event organisers hereby expressly reserve the right to eject any winner (and/or his/her companion/s) for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize.
12. Any ancillary costs associated with redeeming the Flight Centre voucher are not included. Any unused balance of the Flight Centre voucher will not be awarded as cash. Redemption of the Flight Centre voucher is subject to any terms and conditions of the issuer including those specified on the Flight Centre voucher.

13. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize (or an element of the prize) by the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited.
14. If a prize (or part of a 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.
15. The prize package will be emailed to the winners.
16. The total prize pool for the entire promotion is \$24,600.
17. The prize (or part of a prize) offered is not transferrable or exchangeable.

**Eligibility to enter**

18. Entry is only open to Australian Military Bank members aged over 18 years of age (“Eligible Entrants”).
19. Employees and Directors of the Promoter (or any of its related entities) and their immediate families are ineligible to enter the competition.

**How to enter**

20. An Eligible Entrant will be entered into the competition if they deposit a minimum of \$2,000 in their Online Saver account, and make no withdrawals, during the Competition Period.
21. The competition is open to both new and existing Online Saver accounts.
22. The deposit must be made by the Draw Period End Date in the Draw Schedule detailed in clause 20.
23. There is a limit of one (1) entry per account. You do not receive multiple entries for joint account holders or based on the number of deposits during the Promotional Period.
24. Competition entry is automatic based on meeting the entry criteria above.
25. If an Eligible Entrant does not want to be entered into the competition, they can contact Australian Military Bank on 1300 13 23 28 to be excluded.

**Drawing winners**

26. The Promotion consists of one (1) draw. The draw will take place at Australian Military Bank, Level 1, 1 Bligh Street, Sydney, NSW 2000, at 11.00am (Sydney time) as defined by the Draw Schedule:

Draw Period	Draw Date	Prize
30/03/2026 - 30/06/2026	14/07/2026	3 x NRL Grand Final Packages

27. The first three valid entries drawn at random will win the nominated prize.
28. Eligible entrants are limited to one (1) prize in the promotion.

**Notification of winners for main draw and unclaimed prize draw**

29. The winners will be notified by the Promoter by email and telephone within three (3) business days of the draw.
30. Their last name, first initial and postcode will be published on the Australian Military Bank website within thirty (30) days of the relevant draw.
31. The winner’s last name and first initial may also be published on the Australian Military Bank social media pages.



### Accepting and receiving the prize

32. Winners must confirm their acceptance of the prize within three (3) weeks of the draw.
33. Flight Centre vouchers will be emailed to the winners and spending money will be deposited into winner's Australian Military Bank account within three (3) weeks of the relevant winners' acceptance and verification. The NRL Grand Final tickets will be emailed at least one week prior to the event. At the time of acceptance, verification will include confirmation of:
  - ▶ their Australian Military Bank membership number,
  - ▶ their membership is active;
  - ▶ their Australian Military Bank Everyday Account and Online Saver account is open;
34. The Promoter is not responsible for the manner in which the prize money is utilised and does not accept liability for any expenses incurred by a winner in redeeming the prize including any tax implications.

### Right to redraw

35. In the event of a winner being ineligible and/or unable to satisfy these Terms and Conditions, the Promoter reserves the right to award the prize to the next drawn eligible entrant.
36. A redraw for the if the full prize package is unclaimed may take place after the initial draw, at the same time and place as the draw stipulated under the "Drawing winners" section, subject to any directions from a regulatory authority. The winner will be notified by the Promoter by email and telephone within three (3) business days of the draw.

Draw Period	Redraw Date	Prize
30/03/2026 - 30/06/2026	11/08/2026	3 x NRL Grand Final Packages

37. There will be no redraw if part of the prize package is forfeited.

### Entry details and privacy

38. Eligible Entrants consent to the Promoter using personal information provided in connection with this competition for the purposes of facilitating the promotion and awarding prizes (including any third parties involved in the promotion and any applicable statutory authorities) and to conduct marketing activities.
39. Eligible Entrant's personal information provided in connection with this competition will be collect and used in accordance with Australian Military Bank's privacy policy available at [australianmilitarybank.com.au/privacy](http://australianmilitarybank.com.au/privacy).

### Limitation of liability and variation of terms

40. The Promotor's decision is final and no correspondence will be entered into.
41. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
42. The Promoter reserves the right, at any time, 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 individual who 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. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
43. Except for any liability that cannot by law be excluded (such as the statutory consumer guarantees contained in the Australian Consumer Law) Australian Military Bank (including its respective officers, employees, related companies and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any other loss or damage (including loss of opportunity);



whether direct, indirect, special or consequential, arising in any way out of the promotion, including (but not limited to):

- ▶ any theft, unauthorised access or third party interference;
- ▶ any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by Australian Military Bank) due to any reason beyond the reasonable control of Australian Military Bank;
- ▶ any variation in prize value to that stated in these Terms and Conditions;
- ▶ if the entrant's transaction is delayed, postponed or cancelled for any reason beyond the reasonable control of Australian Military Bank;
- ▶ use of the prize money for an unlawful purpose;
- ▶ any tax liability incurred by a winner or entrant for accepting or using a prize. Independent financial advice should be sought.

