

## **Tap into a share of \$50,000 Competition Terms and Conditions**

### **Terms and Conditions**

1. Entry into the Australian Military Bank "Tap into a share of \$50,000" 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. TP 25/02173, NSW Permit No. TP/04579, and SA Permit No. T25/1645.
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 Visa, Facebook or Instagram.

### **Competition period**

7. Entries into the promotion open at 00:00am on 1 October 2025 and close at 11:59pm on 7 December 2025 ("Promotional Period"), based on times applicable in NSW.

### **Prizes**

8. The first ten (10) valid entries drawn will each win a \$5,000 cash prize.
9. The total prize pool for the entire promotion is \$50,000.
10. The prize offered is not transferrable or exchangeable.

### **Eligibility to enter**

11. Entry is only open to Australian Military Bank members aged over 18 years of age ("Eligible Entrants") who are the main account holder of an eligible personal Australian Military Bank account with a linked Visa Debit or Credit card.
12. Limit of one Eligible Entrant per account.
13. 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**

14. Eligible Entrants must have a Visa card linked to one of the following personal Australian Military Bank accounts:
  - Access Account (STACC)
  - Military Rewards Account (STMRA)
  - Recruit Salary Saver Account (STREC)
  - 100% Mortgage Offset Account (STOFF)
  - Pension Access Account (STPEN)
  - Low-rate Visa Credit Card Account (AMBCC or AMBCR).

The Account must remain open until the date the prize is to be received.



15. To receive automatic entry into the draw, Eligible Entrants must:
  - a) activate their Australian Military Bank Visa debit or credit card (if not done so already), and
  - b) complete at least ten (10) "Qualifying Transactions" using their Australian Military Bank Visa card (either physical card or via their digital wallet), during the Promotional Period.
16. Multiple entries are permitted. Eligible Entrants will receive one (1) entry for every ten (10) Qualifying Transactions made during the Promotional Period. All ten (10) transactions must be completed using the same Visa card. For clarity, if an Eligible Entrant makes twenty-eight (28) Qualifying Transactions during the Promotional Period, the Eligible Entrant will receive two (2) automatic entries into the draw.
17. Qualifying Transaction to be eligible towards automatic entry must comply with:
  - a. Transaction must be processed as Visa card purchase in person or online.
  - b. Transaction must be made during the Promotional Period and be settled within 3 days from end of the Promotional Period.
  - c. Transaction may be made by either main or joint account holder.
  - d. Transaction must **not** be incomplete, reversed, declined or cancelled.
  - e. Transaction must **not** be related to a fee such as decline or international transaction fees.
  - f. Transaction must **not** be from any of the following Merchant Categories:
    - 7995 Gambling and Betting, including Lottery Tickets, Casinos, etc.
    - 4829 Money Transfers (including cryptocurrency)
    - 6051 Non-Financial Institutions (including cryptocurrency)
    - 6011 Financial Institutions/Auto Cash (ATM)
  - g. Transaction must **not** have been processed using any automated software or any other mechanical, electronic or manual means that allows an Eligible Entrant to automatically enter repeatedly is prohibited and will render all entries submitted by that entrant invalid.
18. Competition entry is automatic based on meeting the entry criteria above.
19. 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

20. The draw will take place at Australian Military Bank Head Office, Level 1, 1 Bligh Street, Sydney NSW 2000 on 12 December 2025 at 11:00am (Sydney time).
21. The first ten (10) valid entries drawn at random will win the nominated prizes. The Promoter may draw additional reserve entries and record them in order in case an invalid or ineligible entrant is drawn.
22. Eligible Entrants are limited to one (1) prize.
23. The Promoter's decision is final and no correspondence will be entered into.

### Notifying winners

24. The winners will be notified by the Promoter by email and telephone within three (3) business days of the draw.
25. Their details (first initial, surname and postcode) will be published online at [www.australianmilitarybank.com.au](http://www.australianmilitarybank.com.au) within thirty (30) days of the draw date. Details may also be published on the Australian Military Bank social media pages.

### Receiving the prize

26. The \$5,000 cash prize will be deposited into the winner's Australian Military Bank account by 24 December 2025.
27. If the winner does not have a valid Australian Military Bank account at the time of when the prize is to be paid, then the prize will be forfeited.
28. 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.



### Entry details and privacy

29. 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.
30. Eligible Entrant's personal information provided in connection with this competition will be collected 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

31. If for any reason any aspect of this Promotion is not capable of running as planned, including event of war or terrorism, 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.
32. 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.
33. 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.
34. If any of these clauses should be determined to be illegal, invalid, or otherwise unenforceable then it shall be severed and deleted from these Terms and Conditions and the remaining clauses shall survive and remain in full force and effect.

