

CUSCAL'S "MEGA CASH PRIZE GIVEAWAY - 2026" Promotion

TERMS AND CONDITIONS

1. Information on how to enter and the prizes form part of these Terms and Conditions. Participation in this Promotion is deemed acceptance of these Terms and Conditions.
2. Entry is only open to Australian residents aged 18 years or over who (a) hold a valid personal Visa debit card or credit card issued by a Participating Financial Institution (as defined below) ("**Visa Card**"); and (b) have not opted out from marketing communications from the Participating Financial Institution.
3. Employees (and their immediate families) of the Promoter, Participating Financial Institutions (as defined below) and agencies associated with this 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 1st cousin.
4. The Promotion commences at 12:01am AEST on 1 May 2026 and closes at 11:59pm AEST on 30 June 2026 ("**Promotional Period**").
5. A Participating Financial Institution is any of the following financial institutions:
 - Bank Australia
 - Defence Bank
 - Great Southern Bank, a business name of Credit Union Australia Limited
 - MyState Bank Limited
 - Police Bank & Border Bank. A division of Police Bank Limited
 - Queensland Country Bank Limited
6. To receive an automatic entry into the draw, eligible individuals must activate their Visa Card (if not done so already) and complete at least thirty (30) transactions using their Visa Card during the Promotional Period (each a "**Qualifying Transaction**"). All thirty (30) transactions must be completed using the same Visa Card. For the avoidance of doubt, a transaction is complete when it is settled and all transactions made during the Promotional Period must be settled within three (3) days from the end of the Promotional Period to constitute a Qualifying Transaction. Transactions in following merchant categories are excluded from the Promotion:
 - 7273 Dating Services
 - 5967 Adult Content & Services
 - 7995 Gambling and Betting, including Lottery Tickets, Casinos, etc.
 - 7800 Government-owned lotteries (US Region only)
 - 7801 Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
 - 7802 Government Licensed Horse/Dog Racing (US Region only)
 - 4829 Money Transfers (including cryptocurrency)
 - 6051 Non-Financial Institutions (including cryptocurrency)

- 5813 Drinking Establishments (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
 - 5921 Package Stores – Beer, Wine, and Liquor
 - 6011 Financial Institutions/Auto Cash (ATM)
 - 8651 Political Organisations
 - 5993 Cigar Stores and Stands and tobacco products
 - 5723 Firearms, antique firearms and ammunition
 - Dangerous articles and prohibited weapons
 - Any goods or services that are illegal to sell in Australia
7. Multiple entries permitted. Eligible individuals will receive one (1) entry for every thirty (30) Qualifying Transactions made during the Promotional Period. For clarity, if an individual makes sixty (60) Qualifying Transactions during the Promotional Period, the individual will receive two (2) automatic entries into the draw.
 8. Only one (1) prize is permitted per person (excluding SA residents).
 9. Incomplete transactions, refunds and transactions that are reversed or cancelled will be ineligible for entry. The Promoter will qualify transactions based on the data the merchant / acquirer sends to VisaNet. Only transactions routed via VisaNet will qualify for the Promotion.
 10. 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. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
 11. 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.
 12. The draw will take place at Anisimoff Legal, Level 3/162 Collins Street, Melbourne VIC 3000 on 14 July 2026 at 1:00pm AEST, in the presence of an independent scrutineer. The Promoter may draw additional reserve entries and record them in order in case an invalid or ineligible entrant is drawn. The winners will be notified by telephone and email within seven (7) days of the draw, and their details (first initial, surname and postcode) will be published online at visa.com.au/promotions/cuscal-cash-winners-2026.html from 23 July 2026. To receive a prize as part of this Promotion, winners must respond to the Promoter via email or telephone claiming their prize by 9:29am AEST on 14 August 2026.
 13. The Promoter's decision is final and no correspondence will be entered into.
 14. The first fifty (50) valid entries drawn will each win a cash prize. The cash prizes will be awarded in descending order of value and are as follows:
 - The first valid entry drawn will win AUD\$100,000;

- The next valid entry drawn will win AUD\$50,000;
 - The next eight (8) valid entries drawn will each win AUD\$10,000;
 - The next ten (10) valid entries drawn will each win AUD\$5,000;
 - The next ten (10) valid entries drawn will each win AUD\$1,000; and
 - The next twenty (20) valid entries drawn will each win AUD\$500.
15. All prizes will be awarded in the form of an electronic funds transfer (“**EFT**”) into the account linked to the winners’ Visa Card used to complete their Qualifying Transaction(s). It is the entrant’s responsibility to ensure that the contact details associated with the account linked to their Visa Card are up to date. The Promoter will not be responsible for incorrect details associated with the account linked to a winner’s Visa Card, any rejection of an EFT payment, or any costs associated with locating any lost monies.
 16. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize by the time stipulated by the Promoter, then the prize will be forfeited.
 17. In the event of war, terrorism, state of emergency, government lockdown, pandemic, or any other kind of disaster or unforeseeable event beyond the Promoter’s reasonable control, the Promoter reserves the right to cancel, terminate, modify or suspend the Promotion or suspend, substitute or modify a prize, subject to any written directions from a relevant regulatory authority.
 18. The total prize pool value is AUD\$300,000.
 19. Prizes, or any unused portion of a prize, are not transferable or exchangeable, unless otherwise specified.
 20. If for any reason any prize(s) remain unclaimed by 9:29am AEST on 14 August 2026, the prize(s) will be forfeited and a re-draw will take place at 9:30am AEST on 17 August 2026 at the same place as the original draw, subject to any directions from a regulatory authority. Winners (if any) will be notified by telephone and email within seven (7) days of the re-draw and their details (first initial, surname and postcode) will be published online at visa.com.au/promotions/cuscal-cash-winners-2026.html from 25 August 2026. Winners in the unclaimed prize draw (if any) have until 9:29am AEST on 11 September 2026 to claim their prize. If the re-draw winners do not take their prize by 9:29am AEST on 11 September 2026, then the prize will be forfeited.
 21. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this Promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
 22. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion, as appropriate.

23. Nothing in these Terms and Conditions 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**"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) 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.
24. As a condition of accepting a prize, the winner must sign any legal documentation as and in the form required by the Promoter and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.
25. 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: (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 tax liability incurred by a winner or entrant; or (e) taking of a prize. The Promoter is not responsible for any tax implications arising from a consumer winning a prize. It is recommended to seek independent financial advice.
26. The use of any automated software or any other mechanical or electronic means that allows an entrant to automatically enter repeatedly is prohibited and will render all entries submitted by that entrant invalid.
27. The Promoter collects personal information ("**PI**") in order to conduct the Promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at <https://www.visa.com.au/legal/global-privacy-notice.html>. The Privacy Policy also contains information about how entrants may opt out, access, update or correct their PI, how entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter. Unless otherwise indicated by the Promoter, the Promoter may disclose PI to entities outside of Australia (for a list of the countries, see the Promoter's Privacy Policy), and cannot guarantee that any overseas recipient will not breach the Australian Privacy Principles. By entering the Promotion, entrants consent to the overseas transfer on these terms as permitted by the Australian Privacy Principles and agree that the Promoter is not liable in this regard.
28. 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.

29. These Terms and Conditions (and any non-contractual disputes/claims which arise out of or in connection with them) will be governed by the relevant local courts who shall have exclusive jurisdiction over any and all disputes arising out of, relating to or concerning these Terms and Conditions.
30. The Promoter is Visa AP (Australia) Pty Ltd (ABN 20 134 885 564) Level 39, International Tower 2, 200 Barangaroo Avenue, Barangaroo NSW 2000 Australia.

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