

**WIN a Geelong Cats Big Time Footy Experience Promotion Terms & Conditions ("Conditions of Entry")**

<b>Schedule</b>	
<b>Promotion:</b>	WIN a Geelong Cats Big Time Footy Experience Promotion
<b>Promoter:</b>	Bendigo and Adelaide Bank Ltd ABN 11 068 049 178, The Bendigo Centre - 22 Bath Lane, Bendigo, VIC 3550, Australia. Ph: 1300 236 344  For any enquiries regarding this Promotion, please contact the Promoter via BrandMailbox@bendigoadelaide.com.au or 1300 236 344
<b>Promotional Period:</b>	<b>Start time/date:</b> 09:00 am AEST on 11/05/26 <b>End time/date:</b> 11:59 pm AEST on 30/06/26
<b>Eligible entrants:</b>	Entry is only open to Australian residents who are 18 years of age or over.
<b>How to Enter:</b>	To enter the Promotion, the entrant must complete the following steps during the Promotional Period:  a) visit @bendigobankofficial on Instagram (located at <a href="https://www.instagram.com/bendigobankofficial">www.instagram.com/bendigobankofficial</a> ); b) locate the promotional post; c) comment on the promotional post with an answer to the promotional question: "Who is your favourite grassroots footy club and why?" (in 25 words or less); d) 'like' the promotional post; and e) 'follow' @bendigobankofficial on Instagram.
<b>Entries permitted:</b>	Limit one (1) entry permitted per person.
<b>Winner Determination:</b>	<u>Judging:</u> <ul style="list-style-type: none"> <li>● The winners will be determined by representatives of the Promoter. Each entry will be judged based on the individual originality, creative merit and literary merit of the answer provided to the promotional question.</li> <li>● The best valid entry, as determined by the judges, will win the prize specified below.</li> <li>● The judges may select additional reserve entries which they determine to be the next best, and record them in order, in case of an invalid entry or ineligible entrant.</li> <li>● The winners will be determined by skill. Chance plays no part in determining the winners. The judges' decision is final and binding and no correspondence will be entered into.</li> </ul>
<b>Total Prize Pool:</b>	AUD\$10,000.00

Prize Description	Number of this prize	Value (per prize)
The prize is a Big Time Footy Experience for the winner and three friends (aged 18 or over) which includes the following: <ul style="list-style-type: none"> <li>● four (4) x adult tickets to premium Level 2 seating access in Club Chin Chin during the AFL round 22 game between Geelong Cats and Essendon at GMHBA Stadium (includes the set 'feed me' menu served pre-game and at half-time, a drink on arrival and access to the private bar for additional purchases (at the winner's own expense) throughout the game);</li> <li>● a 'pre-match Inner Sanctum Experience' in the on-field boundary viewing area to watch the players warm-up prior to the game;</li> <li>● a 'Guard of Honour' experience;</li> <li>● a 'post-match Inner Sanctum Experience';</li> <li>● one (1) x 2026 Chris Scott &amp; Patrick Dangerfield Signed Sherrin (only for the winner); and</li> </ul>	1	AUD\$10,000.00

<ul style="list-style-type: none"> <li>one (1) x 2026 Geelong Cats Team Signed Guernsey (only for the winner).</li> </ul>		
<b>Further Prize Details:</b>	<ul style="list-style-type: none"> <li><b>The Post-game Inner Sanctum Experience</b> includes access to the Geelong Football Club warm-up room to experience the post-match celebrations and watch the players sing the club song (subject to the Geelong Cats winning the game).</li> <li>This prize relates to the 2026 AFL Round 22 Game between Geelong Cats and Essendon at GMHBA Stadium in Victoria. The exact date of the match, when determined by the event organisers (sometime around the week of 03/08/26), will be communicated to the winner. If the winner is unwilling or unable to attend at the designated time for the event, they forfeit the prize, and the Promoter is not obliged to substitute the prize.</li> <li>All costs associated with travel to any event forming part of the prize will be the responsibility of the winner and their guests for the prize, including any applicable flights to travel to Geelong (if applicable).</li> <li>The tickets element of the prize is subject to the event venue and ticket terms and conditions, including any applicable age restrictions. The Promoter and event organisers hereby expressly reserve the right to eject any winner and/or his/her companions for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize.</li> <li>Any costs over and above the prize inclusions are at the winner and their guests' expense.</li> </ul>	
<b>Winner notification:</b>	The winner will be contacted via Instagram within seven (7) days of the judging.	
<b>Unclaimed Prizes:</b>	In the event of an unclaimed prize, the Promoter may at its discretion assign the prize to the entry judged the next best entry, conduct a further judging to award the prize, or withdraw the prize unawarded. The Promoter is under no obligation to award any unclaimed prize.	

- The entrant agrees and acknowledges that they have read these Conditions of Entry (and the Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and the Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
- The Promotion commences on the Start Date and ends on the End Date ("**Promotional Period**"). Where applicable, entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
- Valid and eligible entries will be accepted during the Promotional Period.
- Employees (and their immediate family members) of the agencies/companies directly associated with the conduct of this Promotion, the Promoter, businesses involved in determination of winner/s for the Promotion, businesses involved in the management of the Promotion, any organisation benefiting from the Promotion, the Promoter's distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "**Immediate family member**" 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.
- If a prize is won by a person under the age of 18, the prize may be awarded to the winner's parent or guardian and where applicable to the prize a nominated parent/guardian must accompany any person under 18 years of age.
- All reasonable attempts will be made to contact the winner.
- If the winner chooses not to take their prize (or is unable to), or does not take or claim a prize within a reasonable time, as specified by the Promoter, they will forfeit the prize and the Promoter is not obliged to offer a substitute prize.
- Entry and continued participation in the Promotion is dependent on the entrant following and acting in accordance with the Instagram Terms of Use, (<http://instagram.com/legal/terms/>). Any questions or comments regarding the Promotion must be directed to the Promoter, not to Instagram. The entrant releases Instagram and its associated companies from all liabilities arising in respect of the Promotion. Entrants acknowledge that the Promotion is in no way sponsored, endorsed or administered by, or associated with Instagram.

9. The value of the prizes is accurate and based upon the recommended retail value of the prizes where applicable (inclusive of GST) at the date of publication. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.
10. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
11. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and specification.
12. No entry fee is charged by the Promoter to enter the Promotion. Where entry is allowed online, there is no additional cost to enter the Promotion other than any cost paid by the entrant to access the website or social media platform of entry via their Internet service provider.
13. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
14. Entrants' personal information (e.g. Instagram usernames) will be collected by the Promoter directly or through the Promoter's agents or contractors. Personal information will be stored on the Promoter's database. The Promoter collects personal information about entrants to run this Promotion and may disclose entrants' personal information to its related entities and to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion. By entering, entrants consent to receive Instagram direct messages from the Promoter if they relate primarily to the conduct of this Promotion. If the entrant does not provide their personal information as requested, they may be ineligible to claim a prize in the Promotion. The Promoter's Privacy Policy (see <http://www.bendigobank.com.au/public/privacy-policy/full-privacy-policy>) includes information about: (a) how an entrant can seek access to the personal information the Promoter holds about them and seek correction of the information; and (b) how to complain about a privacy breach and how the Promoter will deal with such a complaint.
15. The Promoter reserves the right to refuse to allow a winner to take part in any or all aspects of a prize, if the Promoter determines in its absolute discretion, that a winner is not in the physical or mental condition necessary to be able to safely participate in or accept the prize.
16. It is a condition of accepting the prize that a winner and their travel companion(s) may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize.
17. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry in the event of any inconsistency. To the extent permitted by law the Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.
18. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
19. 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.
20. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). If a winner cannot provide suitable proof as required by the Promoter to validate their entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any

automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.

21. All material submitted on entry (e.g. comment(s) and answer(s) to a promotional question) must NOT: (a) be in breach of any laws, regulations and rights, e.g. any laws regarding intellectual property (copyright, trademarks, etc), defamation and privacy; (b) be defamatory, obscene, derogatory, pornographic, sexually inappropriate, contain nudity, aggressive, violent, abusive, harassing, threatening, objectionable or discriminate/vilify any section of the community with respect to race, ethnicity, nationality, religion, origin, sexual preference, mental illness, disability or gender or unsuitable for publication; or (c) contain viruses. Entrants warrant that they own or have the right to license the copyright in any entry submitted by them into this Promotion, for the purposes of this Promotion, that no rights have been granted to any third party in respect of any such entry which would prevent the entry being used as contemplated by this Promotion, and that the use by the Promoter of any such entry will not breach any laws or infringe the rights of any person (including without limitation with respect to privacy, intellectual property and defamation). Entrants must obtain prior consent from any person or from the owner(s) of any property that appears in their entry. By entering, all entrants license and grant the Promoter, its affiliates and sub-licensees an exclusive, royalty-free, perpetual, worldwide, irrevocable, and sub-licensable right to use, reproduce, modify, adapt, publish and display their entry (including any portion of their entry) for any purpose, including but not limited to future promotional, marketing or publicity purposes, in any media, without compensation, restriction on use, attribution or liability. Entrants agree that their entry is their original work and does not infringe the rights of third parties, or that they have obtained full prior consent from any person who has jointly created or has any rights in the aforementioned material. Entrants consent to any use of their entry that may otherwise infringe their moral rights. Entrants are responsible for all materials they submit on entry. The Promoter will not be liable for any entries, to the extent permitted by law. The Promoter reserves the right to remove, request removal or decline to publish any entry or portion of an entry for any reason whatsoever, including if in breach of these Terms and Conditions. The Promoter will have no liability to entrants if it exercises this right and entrants must comply with any request made by the Promoter pursuant to this paragraph. The entrant warrants and represents that any material sent or provided by the entrant to the Promoter will not infringe any copyright, trademarks or other intellectual property rights of any third party (including moral rights) and that the entrant has all rights to use the materials and has obtained all necessary consents to comply with any relevant privacy and/or confidentiality requirements. Entrants agree to indemnify the Promoter for any breach of the Terms and Conditions including this clause.
22. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. If there is a dispute concerning the conduct of the Promotion or claiming a prize, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved the Promoter's decision, acting reasonably, will be final.
23. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or willful misconduct) in connection with this Promotion or accepting or using any prize (or recommendation). For the sake of clarity, this clause shall not apply where the Promoter has contributed to or caused such loss, expense, damage, personal injury or death and shall not apply to any liability which cannot be excluded by law (in each case the Promoter's liability is limited to the minimum allowable by law).
24. Unless otherwise specified, a prize is a single event for the winner (and where relevant their companion(s)) and cannot be separated into individual events or components.
25. The winner will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.

26. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
27. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.