

CommBank Travel Money Card Visa 'Japanese Race 2027' Promotion ("Promotion")

Full Terms and Conditions

1. Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Visa Canada Corporation, Visa Worldwide Pte. Ltd., Visa Europe Ltd., Visa Europe Services Inc., Visa Do Brasil Empreendimentos LTDA, Visa International Servicios de Pago España, S.R.L.U. and those entities controlling, controlled by, or under common control with, any of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and each of their respective client financial institutions and merchants, and each of the foregoing's parents, subsidiaries, affiliates, representatives, agents, designees, and advertising and promotion agencies, and the employees, personnel, designees, and representatives of all of the foregoing (collectively, "Visa"), Block, Inc., MKTG, Inc., Racing Bulls S.p.A. and its Visa Cash App Racing Bulls (the "Team") and any entities controlling, controlled by, or under common control with, each of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and the foregoing's parents, subsidiaries, affiliates, representatives, agents, designees, and the employees, personnel, designees, and representatives of the foregoing (each, a "Visa Party" and collectively, the "Visa Parties") and any other Team and commercial sponsors are not responsible for the administration of the promotion. The Team is not liable for anything arising out of this promotion including the fulfilment of any prizes. The prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such prize, including passing necessary sanctions screening. By accepting the prize the holder is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any entry and COVID-19 requirements. The prize is not negotiable and the winners/recipients must not re-sell or transfer the prize in any way, unless otherwise approved. In the event of the prize being unavailable the promoter reserves the right to substitute it for one of equal or greater value. Any substitution will be within the entire discretion of the promoter. In the event the winner does not accept the substitution they will forfeit their right to the prize. So far as is permitted by law the Visa Parties and other Team sponsors, and their associated companies and agents exclude responsibility and all liabilities arising from: (i) any postponement, cancellation or material change of the promotion of the race in Japan and (ii) any act or default by a winner or their guest resulting in the winner or their guest being unable to activate the prize and/ or any elements of it. By participating in this promotion, you understand and agree that you are not being granted any rights (including any advertising, marketing or sponsorship rights) in relation to the Team or the race in Japan (or any associated races, teams or drivers) and shall not conduct any related marketing or advertising campaigns, promotions or other activities. In exchange for being allowed to participate in the promotion, so far as is permitted by law each winner/recipient hereby releases and forever discharges and agrees to indemnify the Visa Parties

from any and all claims, demands, rights, expenses, actions, and causes of action, of whatever kind (collectively, “Claims”), arising from or by reason of any personal injury, bodily injury, property damage, or the consequences thereof, whether foreseeable or not, resulting from or in any way connected with his or her participation in the promotion. So far as is permitted by law the winner/recipient further covenants and agrees that for the consideration stated above, he or she will hold forever harmless and will not take legal action against any Visa Party for any claim for damages arising or growing out of his or her participation in the promotion whether caused by negligence or otherwise.

2. 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 (“**Promoter**”).
3. Information on how to enter and the Prize (defined below) form part of these Terms and Conditions. Participation in this Promotion is deemed acceptance of these Terms and Conditions.
4. The Promotion commences at 12.00am (AEDT) on 1 November 2026 and closes at 11:59pm (AEDT) on 28 January 2027 (“**Promotion Period**”).
5. The Promotion is authorised under Australian Capital Territory Permit No. TP26/02199, New South Wales Authority No. TP/04034 and South Australia License No. T26/1666

Eligibility

6. Entry is open to individuals who:
 - a) reside in Australia;
 - b) are aged at least 18 years of age;
 - c) are opted in to receiving marketing communications from Commonwealth Bank of Australia ABN 48 123 123 124 (“**CommBank**”) at the time of the draw and when the winner is contacted. Individuals must have a valid phone number and email address recorded with CommBank. To check these details, log on to NetBank and search 'Marketing preferences'. Ensure 'Products & Services' are switched on across all channels. To check your phone number and email address are correct, search 'My contact details' and confirm the details listed are correct;

- d) are not an employee of the Promoter, CommBank or agencies associated with the Promotion;
- e) are able to take the following components of the Prize during the Japanese Race 2027 dates that can be viewed at commbank.com.au/visa-tmcpromotion2027 during the Promotion Period: Flights to Japan referred to in clause 12 (a); accommodation referred to in clause 12(b); passes to events referred to in clause 12(c); transfers referred to in clause 12(d) if drawn as the winner.

(each an “**Eligible Entrant**”).

7. If there is a dispute as to the identity of an Eligible Entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the Eligible Entrant.

How to enter

8. To receive an automatic entry in the Promotion, the Eligible Entrant must, during the Promotion Period:
 - a) for Eligible Entrants who do not have a CommBank Travel Money Card: order a CommBank Travel Money Card and load at least AUD\$50 (or foreign currency equivalent calculated at the exchange rate presented at the time of the load process) in one (1) transaction. Eligible entrants will receive one bonus entry if they make an in-store overseas purchase of any value with their card;
or
 - b) for Eligible Entrants who have an existing CommBank Travel Money Card: load at least AUD\$50 (or foreign currency equivalent calculated at the exchange rate presented at the time of the load process) in one (1) transaction. Eligible entrants will receive one bonus entry if they make an in-store overseas purchase of any value with their card;
or
 - c) for Eligible Entrants who have an existing CommBank Travel Money Card: open a new additional CommBank Travel Money Card in line with existing product eligibility rules and load at least AUD\$50 (or foreign currency equivalent calculated at the exchange rate presented at the time of the load process) in one (1) transaction. Eligible entrants will receive one bonus entry if they make an in-store overseas purchase of any value with their card.
9. A maximum of two (2) entries are permitted per Eligible Entrant. One (1) entry is received for loading at least AUD\$50 (or foreign currency equivalent) onto a CommBank Travel Money Card and one (1) entry is received if the Eligible Entrant makes an in-store overseas purchase of any value with their CommBank Travel

Money Card. The bonus entry is only available to an Eligible Entrant who both loads at least AUD\$50 (or foreign currency equivalent) onto a CommBank Travel Money Card and makes an in-store overseas purchase of any value with their CommBank Travel Money Card during the promotion Period. These activities may occur in any order.

10. For avoidance of doubt, where an Eligible Entrant holds more than one (1) CommBank Travel money Card, a maximum of two entries per Eligible Entrant as described in clause 9 applies.

11. By entering, each Eligible Entrant agrees to:

- a) the Promoter's privacy policy available at <https://www.visa.com.au/legal/global-privacy-notice.html> (Privacy Policy); and
- b) these Terms and Conditions.

Prize Details

12. The first valid entry drawn will win a trip to the Japanese Race 2027 for two (2) people, valued at up to AUD\$70,420 (depending on date and point of departure) (“**Prize**”).

Prize includes:

- a) Two (2) x economy return flights to Japan; from Sydney Airport, NSW or Melbourne Airport, VIC, including economy return connecting domestic flights for two (2) people from the winner’s nearest airport to the closest of Sydney or Melbourne (if the winner resides outside of NSW or Victoria). Travel dates and destinations are subject to the Japanese Race 2027 dates and can be viewed at commbank.com.au/visa-tmcpromotion2027 during the Promotion Period;
- b) Four (4) x nights accommodation at a minimum 5-star hotel in a shared room (dates subject to the Japanese Race 2027 dates and can be viewed at commbank.com.au/visa-tmcpromotion2027 during the Promotion Period). Daily breakfast and light snacks are included;
- c) One (1) x Premium Track experience for two (2) people at the Japanese Race 2027;
- d) Local ground transportation between hotel and circuit; and
- e) AUD\$1,000 worth of Japanese Yen (for the winner only) will be awarded in the form of currency credit into the winner’s CommBank Travel Money Card with the intention that funds will be used for the Japanese Race 2027 trip (the

exchange rate used will be the CommBank Retail Foreign Exchange Rate at the time of the prize being awarded).

13. The total value of the Prize is up to AUD\$70,420.
14. The winner's travel companion must be 16 years or older in order to participate in the Prize.
15. Travel insurance is not included in the Prize, and is the responsibility and cost of the winner and the winner's travel companion. The Promoter recommends the purchase of travel insurance prior to taking the Prize.
16. The winner agrees to:
 - a) CommBank sharing the winner's name, email address and phone number with the Promoter for the purpose of distributing the Prize;
 - b) the Promoter and CommBank using the winner's name (last name and initial of first name) and postcode in any media for the purpose of publishing the outcome of this Promotion;
 - c) being contacted for purposes directly related to the Promotion;
 - d) the Promoter and CommBank using the winner's name, likeness, image and/or voice (including photographs, films and/or recordings of the same) in any media for the purpose of promoting the Promotion (including any outcome), and promoting any products of the Promoter or CommBank;
 - e) on request by the Promoter, provide photographs of the winner, and one or more brief summaries of their experiences, at the Japanese Race 2027 for the Promoter and CommBank to use in any media for the purpose of promoting the outcome of the Promotion and promoting any products of the Promoter or CommBank;
 - f) the winner and their companion signing any legal documentation 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. In the event the winner's companion is under the age of 18, a nominated parent/legal guardian of such person will be required to sign the legal documentation required under this clause on their behalf;
 - g) not accept any Japanese Race 2027 travel package awarded in any other promotion(s) conducted by the Promoter, and if they are drawn as a winner in another promotion conducted by the Promoter with a VCARB Japan 2027-related travel package, they will be deemed invalid; and

- h) not transfer any spending money funds credited to their Travel Money Card out of their Travel Money Card prior to the conclusion of the VCARB Japan 2027 Prize.

- 17. The Prize, or any unused portion of the Prize, is not transferable or exchangeable and cannot be taken as cash, unless otherwise advised.
- 18. If the Prize, or any element of the Prize, is unavailable, the Promoter reserves the right, in its discretion, to substitute the Prize, or that element of the Prize, with a prize of equivalent value and/or specification, subject to any legal requirements or any written directions from a regulatory authority.
- 19. Neither the Promoter nor CommBank accept responsibility for the cancellation, delay, unavailability, restriction or condition on or of any element of the Prize for any reason beyond the control of the Promoter or CommBank.

Determining the winner

- 20. The random electronic prize draw will take place at Anisimoff Legal, Level 3, 162 Collins Street, Melbourne VIC 3000 on 2 February 2027 at 10:00am AEDT, 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.

Announcing and notifying the winner

- 21. The winner will be notified by CommBank via email using the contact details held by CommBank (to view these details, refer to instructions in Clause 6(c)) within two (2) business days of the draw.
- 22. Notification and publication of winner details is the responsibility of CommBank. Winner details (first initial, surname and postcode) will be published online at commbank.com.au/visa-tmcpromotion2027 from 3 February 2027. The winner must claim the Prize, by confirming receipt of CommBank's notification email by return email and providing written agreement to these Terms and Conditions including the conditions described in clause 15.
- 23. Subject to the unclaimed prize draw clause, if for any reason the winner does not take/redeem the Prize (or an element of the Prize) at/by the time stipulated by the Promoter, then the Prize (or that element of the Prize) will be forfeited.
- 24. The Promoter's decision is final and no correspondence will be entered into.

25. If for any reason the Prize remains unclaimed by 2:29pm AEDT on 15 February 2027, the Prize will be forfeited and a re-draw will take place at 3:00pm AEDT on 15 February 2027 at the same place as the original draw, in the presence of an independent scrutineer and subject to any directions from a regulatory authority. The winner (if any) will be notified via email using the contact details held by CommBank within two (2) business days of the re-draw and their details (first initial, surname and postcode), will be published online at commbank.com.au/visa-tmcpromotion2027 by 22 February 2027.

General

26. Beneficiaries of the Prize accept the Prize 'as is' and acknowledge the Promoter and CommBank accept no responsibility for any tax implications that may arise from the Prize or the winner accepting and taking the Prize. Beneficiaries of the Prize should seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser, particularly where the Prize is received as an incident of the winner's business or income-producing activities.
27. The Promoter reserves the right, at any time, in its sole discretion, to verify the validity of entries and Eligible Entrants (including an Eligible Entrant's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual whom 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.
28. If for any reason this Promotion is interfered with in any way or is not capable of running as planned (including, but not limited to infection by computer virus, bugs, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Promotion), the Promoter and/or CommBank may, subject to the approval of all relevant regulatory authorities, take any action that may be available including cancelling, terminating, modifying or suspending the Promotion or disqualifying any entrant.
29. The Prize is valued in Australian dollars unless expressly stated to the contrary. All Prize amounts in these Terms and Conditions are inclusive of the Australian goods and services tax (GST) unless expressly stated to the contrary.

30. Unless otherwise stated, any travel component of the Prize does not include travel documents, passports, visas, insurance, vaccinations, taxes not included in the price of any passes, transfers, transport to and from departure point, accommodation, additional meals, incidentals, in-room charges, gratuities, telephone calls or any other costs of a personal nature. The Promoter is providing the spending money component of the Prize to assist the winner in covering such costs, for use at the winner's discretion. The winner and the winner's travel companion must be in possession of a valid passport for the duration of the trip and any other documentation required for travel to and entry to Japan during the Promotion Period. All costs and expenses not specifically mentioned as being included in the Prize are solely the winner's responsibility. Compliance with any health, passport, visa or other government requirements is the responsibility of the winner and their companion. Failure to comply with the requirements of this clause will deem the winner's entry invalid and the winner will forfeit the Prize. The Promoter will not be liable for any loss, cost, or damage suffered if the winner or their companion is denied entry to a country, venue, or event for any reason, including but not limited to immigration/customs decisions or failure to obtain documentation. The winner and their companion indemnify the Promoter against any claim from a third party or resulting loss from such denial. The Promoter and CommBank makes no representation as to the safety, weather, conditions or other issues that may exist as part of the travel or at the destination. The winner and the winner's travel companion travel at their own risk.
31. The Prize must be taken to coincide with the Japanese 2027 race passes and is subject to booking and flight availability. The winner and the winner's travel companion must travel together, at the same time and with the same itinerary, on all Prize travel. The Promoter is not responsible for any cancellation, delay or rescheduling of flights, and any costs incurred as a result (including, without limitation, additional accommodation costs and daily expenses) will be the sole responsibility of the winner. Frequent Flyer points will not form part of the Prize. The Prize is subject to the standard terms and conditions of individual prize and service providers.
32. The flights may not be direct and not all routings may be available. The flight itinerary will be determined by the Promoter in its sole discretion.
33. Hotel providers providing accommodation as part of the Prize reserve the right to request the winner's credit card at the time of check-in for the purpose of incidentals, and the winner acknowledges that a valid credit card in the name of the winner or their travel companion must be provided if requested.
34. If the winner's travel companion is under the age of 18, that person must obtain prior written parental or guardian permission to travel and such written permission

must be provided to the Promoter. Any traveler under the age of 18 must be accompanied by the winner at all times on all tours and experiences and at events.

35. In the event of war, terrorism, state of emergency, pandemic or any other kind of disaster or unforeseeable event beyond the reasonable control of the Promoter, the Promoter reserves the right to cancel, terminate, modify or suspend the Promotion or suspend, substitute or modify the Prize, subject to any written directions from a relevant regulatory authority.
36. The Japanese Race 2027 passes element of the Prize is 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 the winner (and/or their companion) for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the Prize.
37. 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 2010 (Cth), as well as any other implied warranties under the Australian Securities and Investments Commission Act 2001 (Cth) 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.
38. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter and its related entities (including its respective directors, officers, employees and agents) are not responsible for and exclude 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 variation in Prize value to that stated in these Terms and Conditions; (e) if any of the Japanese Race 2027 dates are delayed, postponed or cancelled for any reason beyond the reasonable control of the Promoter; (f) any tax liability incurred by a beneficiary of a Prize (including an Eligible Entrant or winner); or (g) use/taking of the Prize.
39. 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 Eligible Entrants may opt out, access, update or correct their PI, how Eligible 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, Eligible 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.

40. 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.