



Commonwealth
Bank

CommBank Yello x Digital Gift Card Store 2026 Competition Terms and Conditions

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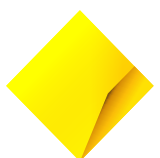
Terms and Conditions

1. The Commonwealth Bank of Australia 'CommBank Yello x Digital Gift Card Store 2026 Competition' (**Promotion**) is conducted by Commonwealth Bank of Australia ABN 48 123 123 124 of The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015 (PH: 13 2221) (**Promoter**).
2. The Promotion commences at 2:00pm (AEST) on 26th May 2026 and closes at 3:00pm (AEST) on 30th June 2026 (**Promotion Period**).
3. The Promotion is authorised under Australian Capital Territory Permit No. TP 26/01059, New South Wales Authority No. TP/03182 (NTP/16847) and South Australia Licence No. T26/824.
4. In these Terms and Conditions:
 - (a) the term 'CommBank Yello Terms and Conditions' refers to the Promoter's terms and conditions for its CommBank Yello program, found at commbank.com.au/commbankyellotcs; and
 - (b) the terms 'CommBank Yello Plus', 'CommBank Yello Gold' and 'CommBank Yello Diamond' have the meanings set out in the CommBank Yello Terms and Conditions.

Eligibility

5. Entry is open to individuals who:
 - (a) reside in Australia;
 - (b) are eligible to participate in the Promoter's CommBank Yello program in accordance with the CommBank Yello Terms and Conditions and have not become ineligible or otherwise opted out of that program during the Promotion Period (including that the individual must be at least 18 years of age);
 - (c) meet the eligibility criteria for either the CommBank Yello Plus, CommBank Yello Gold or CommBank Yello Diamond tiers as set out in the CommBank Yello Terms and Conditions during the Promotion Period;
 - (d) have downloaded and/or logged into the CommBank app on their smart phone or other electronic device during the Promotion Period;
 - (e) have a correct email address recorded with the Promoter; and
 - (f) are not persons who are (as determined by the Promoter):
 - (i) involved (whether as a principal, agent or employee) in the conduct or the promotion of the Promotion (including any person who determines who is to win a prize in the Promotion); or
 - (ii) involved in the management of the Promoter or any of the Promoter's related entities or any other benefitting organisation,

(Eligible Entrants).



How to enter

6. Eligible Entrants will receive a notification in the CommBank app during the Promotion Period containing an information page for the Promotion, the Eligible Entrant's latest email address and a confirmation button for the Eligible Entrant to enter the Promotion. To enter the Promotion, during the Promotion Period the Eligible Entrant must verify that their email address is correct by clicking on the confirmation button on the Promotion information page.
7. Eligible Entrants can click on 'View details' in the Promotion information page to confirm their details are up to date and the Promoter has the correct email address on record.
8. Each Eligible Entrant is entitled to enter the Promotion once.
9. By entering, each entrant agrees to:
 - (a) the Promoter's privacy policy available at www.commbank.com.au/privacy (**Privacy Policy**); and
 - (b) these Terms and Conditions.

Prize details

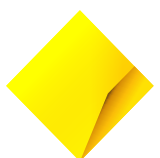
10. Each Winner (determined in accordance with clause 14) will win 1 x Digital Gift Card, randomly allocated to be from one of the following retailers available through the Promoter's Digital Gift Card Store: Woolworths (with the relevant Digital Gift Card being the Woolworths Supermarket eGift Card), Shell, Amazon.com.au or JB Hi-Fi (valued at \$500.00) (**Prize**).
11. There will be 80 Prizes in total. The total value of each Prize is \$500.00 and the total value of all Prizes in the Promotion is \$40,000.00.
12. The Prizes are being supplied by the Promoter in conjunction with Blackhawk Network (Australia) Pty Ltd ABN 84 123 251 703 (**Blackhawk**).
13. The expiry of the Prizes varies per Digital Gift Card. The Digital Gift Cards from Woolworths, JB Hi-Fi and Amazon.com.au do not have an expiry date. However, the Digital Gift Cards from Shell will expire 48 months after their date of issue.

Determining the Winners

14. The random electronic prize draw will take place at 11:00am (AEST) on 3rd July 2026 at Trade Promotions and Lotteries Pty Ltd (ACN 601 297 330), Level 2, 11 York St, Sydney NSW 2000 (**Draw**). The first 80 entries from Eligible Entrants drawn, as determined by the Promoter, will be awarded a Prize (**Winners**).
15. At the time of the Draw, the Promoter will randomly draw a further 80 additional entries from Eligible Entrants to be reserve winners if a Prize is unclaimed or cannot be delivered to or accepted by a Winner in accordance with these Terms and Conditions (**Reserve Winners**).
16. Each Eligible Entrant is only eligible to receive one Prize.

Announcing and notifying the Winners

17. The Promoter will notify each Winner by email to the Winner's email address (being, the latest email address recorded with the Promoter) on 6th July 2026.



18. The Promoter will publish each Winner's first initial, last name and postcode on the Promoter's website at commbank.com.au/commbankyelloprizewinners on 6th July 2026.

Claiming the Prize

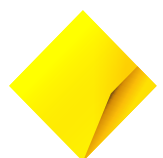
19. The Winners must claim their Prize by 2:00pm (AEST) on 20th July 2026 by confirming receipt of the notification email by return email or by such other method specified in the notification email.
20. If a Prize is unclaimed or cannot be delivered to or accepted by a Winner (e.g. due to an invalid entry) by 2:00pm (AEST) on 20th July 2026:
- (a) the Winner will be taken to have forfeited the Prize and the Promoter will award the Prize instead to a Reserve Winner to have been next drawn;
 - (b) the Promoter will notify that Reserve Winner by email on the next business day after the day that the Prize has been awarded to them, and will publish their first initial, last name and postcode in the manner described in clause 18 on the same day; and
 - (c) the Reserve Winner must claim their Prize within 14 days from being notified of the Prize being awarded to them by confirming receipt of the notification email by return email or by such other method specified in the notification email.
21. If a Reserve Winner does not claim a Prize within the time specified in clause 20(c), the process set out in clause 20 shall be applied again, and so on until that Prize has been claimed by a Reserve Winner.

Distributing the Prizes

22. Upon each Winner (or Reserve Winner, if applicable) claiming the Prize, the Winner (or Reserve Winner, if applicable) will be contacted by the Promoter to make arrangements regarding the taking of the Prize and organising the next steps.
23. The Promoter will deliver and manage the Prize and will be the main point of contact with each Winner or Reserve Winner (as the case may be) (**Prize Recipient**) and will email each Prize Recipient with the following information:
- (a) the details of the allocated Digital Gift Card; and
 - (b) instructions on how to redeem and use the allocated Digital Gift Card.

Conditions of taking the Prize

24. As a condition of claiming a Prize, each Prize Recipient agrees to:
- (a) the Promoter using the Prize Recipient's name (last name and initial of first name) and postcode in any media for the purpose of publishing the outcome of this Promotion;
 - (b) being contacted for purposes directly related to the Promotion;
 - (c) the Promoter collecting personal information of the Prize Recipient and disclosing it to third parties including agents, contractors, service providers and suppliers of the Prize for the purpose of distributing the Prize;
 - (d) use the Prize before the expiry date or forfeit the balance; and



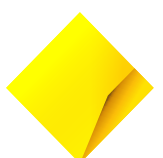
- (e) comply with any terms or conditions applicable to the Prize imposed by the retailer or issuer of the allocated Digital Gift Card, including but not limited to:
 - (i) Woolworths' 'Everyday Gifting Terms and Conditions' available at everyday.com.au/gift-cards/terms (applicable to the Woolworths Supermarket eGift Cards);
 - (ii) Shell's 'Shell Gift Card Terms and Conditions' available at www.shell.com.au/motorists/shell-gift-cards/shell-gift-card-terms-and-conditions.html;
 - (iii) Amazon's 'Amazon.com.au Balance and Amazon.com.au Gift Card Terms and Conditions' available at www.amazon.com.au/gp/help/customer/display.html/ref=hp_left_v4_sib?nodeId=GNG9PXYZUMQT72QK&ie=UTF8&ref_=hp_left_v4_sib; or
 - (iv) JB Hi-Fi's 'Gift Card Terms & Conditions' available at www.jbhifi.com.au/pages/help-and-support/gift-card-terms-and-conditions.
- 25. Notwithstanding any other provision of these Terms and Conditions, at the time of claiming a Prize under clause 19 or 20 (as applicable), each Prize Recipient may notify the Promoter that they do not wish for their name and/or postcode to be published.
- 26. Prizes may not be transferred, exchanged or redeemed for cash or other goods or services.
- 27. If a Prize is unavailable, the Promoter reserves the right, in its discretion, to substitute a Prize with a prize of equivalent value and/or specification, subject to any legal requirements of any applicable regulatory authorities.
- 28. The Promoter and Blackhawk do not 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 Blackhawk.

Resolving disputes

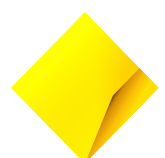
- 29. Complaints regarding the Promotion may be submitted by:
 - (a) completing the online complaints form available at www.commbank.com.au/contactus;
 - (b) calling 13 22 21; or
 - (c) visiting any Commonwealth Bank branch.
- 30. If there is a dispute concerning the complaint, the decision of the Promoter is final and binding, and no further correspondence will be entered into.

General

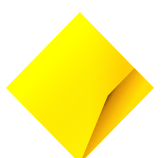
- 31. Information on how to enter the Promotion and Prize details set out in all communications regarding the Promotion form part of these Terms and Conditions.
- 32. Any entry not complying with these Terms and Conditions is invalid. Errors and omissions may be accepted at the Promoter's discretion.



33. Each Prize Recipient accepts the Prize 'as is' and acknowledges that the Promoter accepts no responsibility for any tax implications that may arise from the Prize or the Prize Recipient accepting and taking the Prize. Each Prize Recipient should seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser. See the CommBank Yello FAQs on commbank.com.au/commbank-yello/faqs for further details on tax implications.
34. The Promoter reserves the right, at any time, in its sole discretion, to verify the validity of entries and entrants (including an entrant's identity, age, valid email and place of residence) and reserves the right, in its sole discretion, to disqualify any entrant 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 conduct calculated to jeopardise fair and proper conduct of the Promotion. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
35. If for any reason this Promotion 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 may, subject to the approval of all relevant regulatory authorities if legally required, take any action that may be available including cancelling, terminating, modifying or suspending the Promotion. Termination will not affect any CommBank Yello prizes an Eligible Entrant is already eligible for.
36. The Prizes are valued in Australian dollars unless expressly stated to the contrary.
37. All Prize amounts in these Terms and Conditions are inclusive of the Australian goods and services tax (GST) unless expressly stated to the contrary.
38. 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**).
39. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter and its related entities (including their 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) any tax liability incurred by a beneficiary of a Prize (including an Eligible Entrant and the Prize Recipients); (f) use/taking of the Prize; (g) the Promotion.
40. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
41. All entries become the sole property of the Promoter. The Promoter collects personal information from entrants so that it may process entries, administer this Promotion and contact entrants regarding information on products or services that may be of interest to them. The Promoter may communicate personal information to external providers and organisations to which it may outsource certain functions.



42. The Promoter will use and handle entrants' personal information as set out in its Privacy Policy. The Privacy Policy set outs how individuals may access, update or correct their personal information, change their direct marketing preferences or make a privacy complaint.
43. The Promotion and these Terms and Conditions will be governed by the laws of the State or Territory of Australia in which the Eligible Entrant resides. Entrants accept the jurisdiction of the courts and tribunals of that State or Territory in connection with any disputes concerning the Promotion.
44. To contact the Promoter, write to the Privacy Officer, Customer Relations, Commonwealth Bank Group, Reply Paid 41, NSW 2001, or call 13 2221 or visit any branch.



CommBank Yello x Digital Gift Card Store 2026 Competition

Abridged Terms and Conditions

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