CommBank Yello x Golden Ticket 2026 Priceless Competition Terms and Conditions

Doc 1421250102.1

CommBank Yello x Golden Ticket 2026 Priceless Competition

Terms and Conditions

1. The Commonwealth Bank of Australia 'CommBank Yello x Golden Ticket 2026 Priceless 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 (AEDT) on 10th November 2026 and closes at 3:00pm (AEDT) on 15th December 2026 (**Promotion Period**).

3. The Promotion is authorised under Australian Capital Territory Permit No. TP 26/02401.1, New South Wales Authority No. TP/03182 (NTP/18317) and South Australia Licence No. T26/1748.

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;

   (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;

   (c) the term 'Travel Booking' refers to the platform provided by Hopper Inc. which is accessible via the CommBank website and the CommBank app for eligible CommBank customers that allows them to book travel and travel related services; and

   (d) the term ‘travel credits via Travel Booking’ refers to the form of credit issued via Travel Booking that can be used for future purchases on the Travel Booking website.

Eligibility

5. Entry is open to individuals who:

   (a) reside in Australia;

   (b) hold an active CommBank Mastercard debit or credit card during the Promotion Period;

   (c) 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);

   (d) 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;

   (e) have downloaded and/or logged into the CommBank app on their smart phone or other electronic device during the Promotion Period;

   (f) have a correct email address recorded with the Promoter; and

   (g) 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 25) will win the following:

(a) 1 x CommBank Yello Golden Ticket consisting of credit that can be redeemed for tickets to eligible shows promoted by Live Nation Australasia Pty Ltd (ACN 156 286 341) (**Live Nation**) which will be shown on Live Nation's website at https://www.livenation.com.au/ (**Live Nation Events**) (valued at $2,000.00) (**Golden Ticket**); and

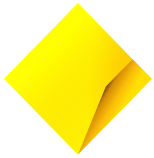
(b) travel credits via Travel Booking (valued at $500.00),

(together, the **Prize**).

11. The Golden Ticket credit will expire on 31st December 2027.

12. Live Nation acts solely as the distributor of the Golden Ticket. Except in that capacity, the Promotion is not sponsored, endorsed, administered by, or associated with Live Nation.

13. Tickets to Live Nation Events are subject to availability and all applicable event, venue and ticketing terms and conditions. If a Live Nation Event or ticket type requested by a Prize Recipient (as defined below) is unavailable, the Prize Recipient will be offered the option to select an alternative Live Nation Event or available ticket type, subject to the Golden Ticket credit and these Terms and Conditions.



14. Ticket requests for Live Nation Events must be submitted to Live Nation at least 28 days before the relevant Live Nation Event date and must specify the requested Live Nation Event, date, location and total number of tickets.

15. A maximum of 10 tickets may be redeemed by a Prize Recipient for each Live Nation Event. Live Nation will arrange A-Reserved Seat tickets, or tickets for the next best available ticket type, at the time the ticket request for a Live Nation Event is made. If a Prize Recipient requests an alternative ticket type (including General Admission or VIP tickets), Live Nation will use reasonable endeavours to accommodate the request, subject to availability.

16. Tickets for a Live Nation Event will be issued to the Prize Recipient's nominated email address, generally up to 24 hours before the Live Nation Event, where applicable. Once a ticket request for a Live Nation Event has been confirmed by Live Nation, that ticket request is final and, except where required by applicable law, the Prize Recipient may not change or swap those tickets for another event.

17. Tickets for a Live Nation Event are for personal use only and must not be transferred, resold, or used for commercial or promotional purposes. Any unused Golden Ticket credit is forfeited and cannot be carried forward, exchanged or redeemed for cash.

18. If a Live Nation Event is cancelled, Live Nation will use reasonable endeavours to provide tickets of equal value to another Live Nation Event, where reasonably possible. If a Live Nation Event is postponed, Live Nation will use reasonable endeavours to arrange tickets for the rescheduled date of that Live Nation Event. Any such arrangements under this clause are subject to availability.

19. Golden Ticket credit may only be redeemed for available tickets to Live Nation Events in accordance with clauses 13 to 18.

20. Any costs associated with taking or redeeming the Golden Ticket that are not expressly included in the Prize, including travel, accommodation, meals, insurance, booking or delivery fees and incidentals, are the responsibility of the Prize Recipient and their Guests (as defined below).

21. The Golden Ticket credit is limited to $2,000. A Prize Recipient cannot redeem the Golden Ticket credit for tickets to Live Nation Events where the total cost exceeds the remaining Golden Ticket credit. If the remaining Golden Ticket credit is less than the cost of the lowest-priced available ticket for a Live Nation Event, that remaining Golden Ticket credit is forfeited.

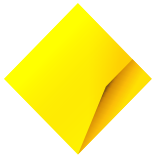
22. Travel credits via Travel Booking expire 24 months after their date of issue.

23. There will be 20 Prizes in total. The total value of each Prize is $2,500.00 and the total value of all Prizes in the Promotion is $50,000.00.

24. The Prizes are being supplied by the Promoter in conjunction with Hopper Inc. and Mastercard Asia/Pacific (Australia) Pty Ltd (ACN 108 603 345) (**Mastercard**).

Determining the Winners

25. The random electronic prize draw will take place at 11:00am (AEDT) on 18th December 2026 at Trade Promotions and Lotteries Pty Ltd (ACN 601 297 330), Level 13, 477 Pitt St, Sydney NSW 2000 (**Draw**). The first 20 entries from Eligible Entrants drawn, as determined by the Promoter, will be awarded a Prize (**Winners**).



26. At the time of the Draw, the Promoter will randomly draw a further 20 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**).

27. Each Eligible Entrant is only eligible to receive one Prize.

Announcing and notifying the Winners

28. The Promoter will notify each Winner by email to the Winner's email address (being, the latest email address recorded with the Promoter) on 23rd December 2026.

29. The Promoter will publish each Winner's first initial, last name and postcode on the Promoter's website at commbank.com.au/commbankyelloprizewinners on 23rd December 2026.

Claiming the Prize

30. The Winners must claim their Prize by 2:00pm (AEDT) on 6th January 2027 by confirming receipt of the notification email by return email or by such other method specified in the notification email.

31. 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 (AEDT) on 6th January 2027:

    (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 29 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.

32. If a Reserve Winner does not claim a Prize within the time specified in clause 31(c), the process set out in clause 31 shall be applied again, and so on until that Prize has been claimed by a Reserve Winner.

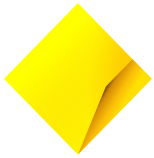
Distributing the Prizes

33. Upon each Winner (or Reserve Winner, if applicable) claiming a 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.

34. 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) an introduction to a contact person from Mastercard to arrange the distribution of the Golden Ticket and provide information about how to redeem the Golden Ticket credit on Live Nation Events; and

    (b) instructions on how to set up an account with Travel Booking and information about travel credits via Travel Booking.



Conditions of taking the Prize

35. As a condition of claiming a Prize, each Prize Recipient agrees to:

(a) ensure that the persons who accompany them for any travel or event purchased using the Prize (**Guests**) agree to these Terms and Conditions;

(b) 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;

(c) being contacted for purposes directly related to the Promotion;

(d) the Promoter and Mastercard using the Prize Recipient'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 Mastercard;

(e) comply (and ensure that their Guests comply) with any terms or conditions applicable to any element of the Prize imposed by the supplier or operator of each such element of the Prize including but not limited to Mastercard, Hopper Inc., Live Nation, the venue at which the Live Nation Event takes place and the issuer of tickets to the Live Nation Event, including but not limited to any applicable age restrictions;

(f) the Promoter collecting and disclosing the personal information of the Prize Recipient with third parties including agents, contractors, service providers and suppliers of the Prize for the purpose of distributing the Prize;

(g) on request by the Promoter, provide photographs of the Prize Recipient and their Guests, and one or more brief summaries of their experiences, for the Promoter and Mastercard to use in any media for the purpose of promoting the outcome of the Promotion and promoting any products of the Promoter or Mastercard;

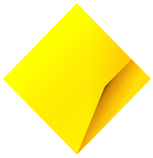
(h) prior to receiving the travel credits via Travel Booking, set up a Travel Booking profile in the Prize Recipient's name (if the Prize Recipient has not done so already, and the Promoter discloses that to be eligible to set up a Travel Booking profile, the Prize Recipient must be over the age of 18 years and hold an active and eligible retail or business debit card, credit card, StepPay card or a Travel Money Card with the Promoter) by following the instructions provided by the Promoter;

(i) their unique travel profile ID of their Travel Booking profile being shared with Hopper Inc. for the purpose of the travel credits via Travel Booking being applied to the Prize Recipient's Travel Booking wallet; and

(j) travel credits via Travel Booking being applied to the Prize Recipient's Travel Booking wallet in around 14 days (or more) after the Prize Recipient has created a Travel Booking profile.

36. Notwithstanding any other provision of these Terms and Conditions, at the time of claiming a Prize under clause 30 or 31 (as applicable), each Prize Recipient may notify the Promoter that they do not wish for their name, postcode, likeness, photographs, image and/or voice to be published.

37. Prizes may not be transferred, exchanged or redeemed for cash or other goods or services.



38. If a Prize, or any element of a Prize, is unavailable, the Promoter reserves the right, in its discretion, to substitute a Prize, or an element of a Prize, with a prize of equivalent value and/or specification, subject to any legal requirements of any applicable regulatory authorities.

39. The Promoter, Hopper Inc. and Mastercard 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, Hopper Inc. or Mastercard.

40. Travel insurance is not included in the Prize and this will be the responsibility and cost of each Prize Recipient and their Guests.

Resolving disputes

41. 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.

42. 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

43. 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.

44. Any entry not complying with these Terms and Conditions is invalid. Errors and omissions may be accepted at the Promoter's discretion.

45. 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.

46. 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, active CommBank Mastercard debit or credit card, 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.

47. 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.

48. The Prizes are valued in Australian dollars unless expressly stated to the contrary.

49. All Prize amounts in these Terms and Conditions are inclusive of the Australian goods and services tax (GST) unless expressly stated to the contrary.

50. Unless otherwise stated, any travel component of a Prize does not include travel documents, insurance, meals, taxes not included in the price of any tickets, transfers, incidentals, gratuities, telephone calls or any other costs of a personal nature. All costs and expenses not specifically mentioned as being included in a Prize are the responsibility of the Prize Recipient and their Guests. The Promoter makes no representation as to the safety, weather, conditions or other issues that may exist as part of the travel or at the destination. Each Prize Recipient and their Guests take the Prize and travel at their own risk.

51. 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) are the responsibility of the Prize Recipient and their Guests.

52. Hotel providers providing accommodation as part of a Prize reserve the right to request a Prize Recipient's credit card at the time of check-in for the purpose of incidentals, and each Prize Recipient acknowledges that a valid credit card in the name of the Prize Recipient or their Guests must be provided if requested.

53. 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**).

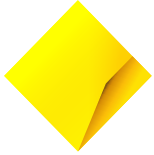
54. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter and its related entities (including their respective directors, officers, employees and agents) are not responsible for and exclude all liability (including negligence), for any personal 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.

55. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

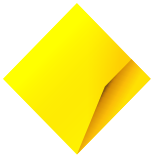
56. All entries become the sole property of the Promoter. The Promoter collects personal information from entrants so that it may process entries, administer this Promotion and contact entrants regarding information on products or services that may be of interest to them. The Promoter may communicate personal information to external providers and organisations to which it may outsource certain functions.

57. The Promoter will use and handle entrants' personal information as set out in its Privacy Policy. The Privacy Policy sets out how individuals may access, update or correct their personal information, change their direct marketing preferences or make a privacy complaint.

58. 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.



59. 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 Golden Ticket 2026 Priceless Competition

Abridged Terms and Conditions

'CommBank Yello x Golden Ticket 2026 Priceless Competition' (**Promotion**) is conducted by Commonwealth Bank of Australia (**Promoter**) and runs from 2:00pm (AEDT) on 10th November 2026 to 3:00pm (AEDT) on 15th December 2026 (**Promotion Period**) (see full terms and conditions here commbank.com.au/goldenticket). Open to individuals who are 18 years or over, reside in Australia, hold an active CommBank Mastercard debit or credit card during the Promotion Period, are eligible to participate in CommBank Yello program (see commbank.com.au/commbankyellotcs) (and have not become ineligible or opted out during the Promotion Period), 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, have downloaded and/or logged into CommBank app during the Promotion Period, have a correct email address recorded with the Promoter and are not involved in the Promotion or management of the Promoter or any other benefitting organisation. Entry through the CommBank app during Promotion Period. Max 1 entry and 1 prize per person. First twenty (20) eligible entries randomly drawn will win 1 x CommBank Yello Golden Ticket consisting of credit that can be redeemed for tickets to eligible Live Nation events (valued at $2,000.00) and travel credits to use with Travel Booking (valued at $500.00). Total prize value: $50,000.00. Random electronic prize draw conducted at 11:00am (AEDT) on 18th December 2026 at Trade Promotions and Lotteries Pty Ltd (ACN 601 297 330), Level 13, 477 Pitt St, Sydney NSW 2000. Winners notified by email on 23rd December 2026. Each winner's first initial, last name and postcode will be published on the Promoter's website on 23rd December 2026. Prizes which are unclaimed or which cannot be delivered to or accepted by a winner by 2:00pm (AEDT) on 6th January 2027 will be forfeited and awarded to reserve winners. Permits: ACT Permit No. ACT TP26/02401.1; NSW Authority No. TP/03182 (NTP/18317); and SA Licence No. T26/1748.