



Commonwealth
Bank

CommBank Yello x MYER Experience 2026 Competition Terms and Conditions

CommBank Yello x MYER Experience 2026 Competition

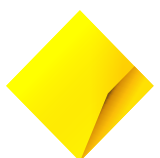
Terms and Conditions

1. The Commonwealth Bank of Australia 'CommBank Yello x MYER Experience 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 28th July 2026 and closes at 3:00pm (AEST) on 9th September 2026 (**Promotion Period**).
3. The Promotion is authorised under Australian Capital Territory Permit No. TP 26/01611, New South Wales Authority No. TP/03182 (NTP/17432) and South Australia Licence No. T26/1215.
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).

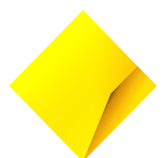


How to enter

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. This Promotion includes two categories of prizes. There will be 1 Major Prize and 20 Minor Prizes, as defined below (each called a **Prize** and together called **Prizes**).
11. The Winner of the Major Prize (determined in accordance with clause 16) will win the following:
 - (a) 1 x physical MYER Gift Card (valued at \$2,500.00);
 - (b) 1 x Personal Shopping Lounge experience for two (2) people at the MYER store in Sydney (at 436 George Street, Sydney NSW 2000) or Melbourne (at 314-336 Bourke Street, Melbourne VIC 3000), including personalised styling support, sizing assistance and complimentary refreshments (valued at \$1,000.00);
 - (c) Return economy class flights for two (2) people to Sydney or Melbourne from the Winner's nearest airport (valued at up to \$1,460.00);
 - (d) Two (2) nights' accommodation for two (2) people in Sydney or Melbourne (valued at up to \$1,160.00);
 - (e) Return airport transfers from Sydney or Melbourne domestic airport (as applicable) to the hotel (valued at up to \$290.00); and
 - (f) A meal allowance (valued at up to \$480.00),(together, the **Major Prize**).
12. Each Winner of a Minor Prize (determined in accordance with clause 16) will win the following:
 - (a) 1 x physical MYER Gift Card (valued at \$250.00); and
 - (b) 1 x invitation for two (2) people to the MYER Christmas VIP Shopping Event held in participating MYER stores in each State and Territory of Australia (**MYER Event**) (valued at \$0),(together, the **Minor Prize**).



13. There will be twenty-one (21) Prizes in total. The total value of the Major Prize is up to \$6,890.00, and the total value of the Minor Prizes is \$5,000.00. The total value of all Prizes in the Promotion is up to \$11,890.00.
14. The Prizes are being supplied by the Promoter in conjunction with MYER PTY LTD (ABN 83 004 143 239) (**MYER**).
15. The physical MYER Gift Cards must be used in accordance with the MYER Gift Card Terms of Use at <https://retail.myergiftcards.com.au/cms/page/giftcardterms>.

Determining the Winners

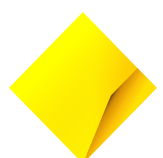
16. The random electronic prize draw will take place at 11:00am (AEST) on 14th September 2026 at Trade Promotions and Lotteries Pty Ltd (ACN 601 297 330), Level 2, 11 York St, Sydney NSW 2000 (**Draw**). The first entry from Eligible Entrants drawn, as determined by the Promoter, will be awarded the Major Prize, and the following 20 entries from Eligible Entrants drawn, as determined by the Promoter, will be awarded a Minor Prize (together, **Winners**).
17. At the time of the Draw, the Promoter will randomly draw a further 21 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**). The first additional entry drawn will be the Reserve Winner for the Major Prize and the next 20 additional entries drawn will be the Reserve Winners for the Minor Prizes.
18. Each Eligible Entrant is only eligible to receive one Prize.

Announcing and notifying the Winners

19. The Promoter will notify each Winner by email to the Winner's email address (being, the latest email address recorded with the Promoter) on 16th September 2026.
20. The Promoter will publish each Winner's first initial, last name and postcode on the Promoter's website at commbank.com.au/commbankyelloprizewinners on 16th September 2026.

Claiming the Prize

21. The Winners must claim their Prize by 2:00pm (AEST) on 30th September 2026 by confirming receipt of the notification email by return email or by such other method specified in the notification email.
22. If a Prize is unclaimed or cannot be delivered to or accepted by a Winner (e.g. due to an invalid entry or inability to travel) by 2:00pm (AEST) on 30th September 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 20 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.



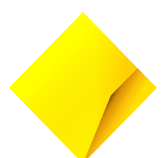
23. If a Reserve Winner does not claim a Prize within the time specified in clause 22(c), the process set out in clause 22 shall be applied again (but for the Minor Prize, only for so long as timing permits having regard to the date of the MYER Event), and so on until that Prize has been claimed by a Reserve Winner.

Distributing the Prizes

24. 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.
25. The Promoter will be responsible for confirming each Winner or Reserve Winner (as the case may be) (**Prize Recipient**) and capturing all required delivery information from the Prize Recipient.
26. Upon confirmation, the Promoter will provide the Prize Recipient's name, postal address and contact details to Eventscape Pty Ltd (ACN 107 308 298) (**Eventscape**) to arrange the distribution of the Prize and/or travel and experience logistics relevant to the Prize, as applicable.
27. Eventscape will manage the delivery and fulfilment of the Prize, and will be the main point of contact with each Prize Recipient in relation to arranging the Prize and any associated travel or experience details.

Conditions of taking the Prize

28. As a condition of claiming a Prize, each Prize Recipient agrees to:
- (a) be one of the persons who uses the Prize (unless clause 31 applies);
 - (b) use the physical MYER Gift Card before its expiry date or forfeit the balance;
 - (c) provide the Promoter with the name and contact details of the person they nominate to accompany them as part of the Prize (**Guest**) and ensure that their Guest agrees to these Terms and Conditions and their details being provided to the Promoter and Eventscape;
 - (d) be notified of the date and time of the relevant MYER Event at the time of receiving the invitation to the MYER Event and that these details will not be disclosed until that time;
 - (e) 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;
 - (f) being contacted for purposes directly related to the Promotion;
 - (g) the Promoter collecting personal information of the Prize Recipient and their Guest and disclosing it to third parties including agents, contractors, service providers and suppliers of the Prize for the purpose of distributing the Prize;
 - (h) the Promoter and MYER using the Prize Recipient's and their Guest's names, likenesses, images and/or voices (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 MYER;
 - (i) comply (and ensure that their Guest complies) 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; and



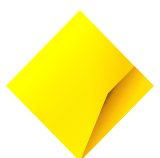
- (j) on request by the Promoter, provide photographs of the Prize Recipient and their Guest, and one or more brief summaries of their experiences, for the Promoter to use in any media for the purpose of promoting the outcome of the Promotion.
- 29. Notwithstanding any other provision of these Terms and Conditions, at the time of claiming a Prize under clause 21 or 22 (as applicable), each Prize Recipient may notify the Promoter that they do not wish for their and/or their Guest's names, postcodes, likenesses, photographs, images and/or voices to be published.
- 30. Subject to clause 31, Prizes may not be transferred, exchanged or redeemed for cash or other goods or services.
- 31. If a Prize Recipient has won a Minor Prize and is unable to attend the MYER Event, the Promoter may, in its sole discretion, permit the invitation to the MYER Event to be transferred to an immediate family member of the Prize Recipient, but has no obligation to do so. The Prize Recipient must then ensure that their nominated immediate family member agrees to these Terms and Conditions as if they were the Prize Recipient.
- 32. 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.
- 33. The Promoter does 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 MYER.
- 34. Travel insurance is not included in the Prize and this will be the responsibility and cost of each Prize Recipient and their Guest.

Resolving disputes

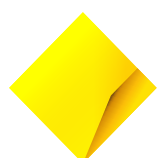
- 35. Complaints regarding the Promotion may be submitted by:
 - (a) completing the online complaints form available at www.commbank.com.au/contactus;
 - (b) calling 13 22 21; or
 - (c) visiting any Commonwealth Bank branch.
- 36. If there is a dispute concerning the complaint, the decision of the Promoter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

General

- 37. 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.
- 38. Any entry not complying with these Terms and Conditions is invalid. Errors and omissions may be accepted at the Promoter's discretion.
- 39. 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.

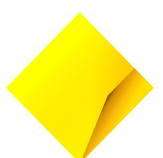


40. The Promoter reserves the right, at any time, in its sole discretion, to verify the validity of entries and entrants (including an entrant's identity, age, valid email and place of residence) and reserves the right, in its sole discretion, to disqualify any entrant whom the Promoter has reason to 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.
41. 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.
42. The Prizes are valued in Australian dollars unless expressly stated to the contrary.
43. All Prize amounts in these Terms and Conditions are inclusive of the Australian goods and services tax (GST) unless expressly stated to the contrary.
44. 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 Guest. 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 Guest take the Prize and travel at their own risk.
45. A Prize Recipient and their Guest 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) are the responsibility of the Prize Recipient and their Guest.
46. 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 Guest must be provided if requested.
47. 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**).
48. 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.

49. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
50. 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.
51. 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.
52. 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.
53. 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 MYER Experience 2026 Competition

Abridged Terms and Conditions

'CommBank Yello x MYER Experience 2026 Competition' (**Promotion**) is conducted by Commonwealth Bank of Australia (**Promoter**) and runs from 2:00pm (AEST) on 28th July 2026 to 3:00pm (AEST) on 9th September 2026 (**Promotion Period**) (see full terms and conditions here commbank.com.au/myercompetition). Open to individuals who are 18 years or over, reside in Australia, 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 eligible entry randomly drawn will win 1 x physical MYER Gift Card (valued at \$2,500.00), 1 x Personal Shopping Lounge experience for 2 people at a MYER store in Sydney (at 436 George Street, Sydney NSW 2000) or Melbourne (at 314-336 Bourke Street, Melbourne VIC 3000) (valued at \$1,000.00), return economy class flights for 2 people to Sydney or Melbourne from the Winner's nearest airport (valued at up to \$1,460.00), 2 nights' accommodation for 2 people in Sydney or Melbourne (valued at up to \$1,160.00), return airport transfers from Sydney or Melbourne domestic airport (as applicable) to the hotel (valued at up to \$290.00) and a meal allowance (valued at up to \$480.00). The next 20 eligible entries randomly drawn will win 1 x physical MYER Gift Card (valued at \$250.00) and an invitation for 2 people to the MYER Christmas VIP Shopping Event held in participating stores in each State and Territory of Australia (valued at \$0). Total prize value: up to \$11,890.00. Random electronic prize draw conducted at 11:00am (AEST) on 14th September 2026 at Trade Promotions and Lotteries Pty Ltd (ACN 601 297 330), Level 2, 11 York St, Sydney NSW 2000. Winners notified by email on 16th September 2026. Each winner's first initial, last name and postcode will be published on the Promoter's website on 16th September 2026. Prizes which are unclaimed or which cannot be delivered to or accepted by a winner by 2:00pm (AEST) on 30th September 2026 will be forfeited and awarded to reserve winners. Permits: ACT Permit No. ACT TP26/01611; NSW Authority No. TP/03182 (NTP/17432); and SA Licence No. T26/1215.

