Commonwealth Bank

CommBank Yello x Summer JoyTM Competition Terms and Conditions

Doc 1422622008.2

CommBank Yello x Summer JoyTM Competition

Terms and Conditions

1. The Commonwealth Bank of Australia 'CommBank Yello x Summer JoyTM 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 8:00am (AEDT) on 25th November 2026 and closes at 3:00pm (AEDT) on 31st January 2027 (**Promotion Period**).

3. 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’, '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

4. Entry is open to individuals who:

   (a) reside in New South Wales, Victoria or Queensland;

   (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, 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

5. The Promoter will have a 'JoyTM' pop-up activation at the locations and on the dates and times set out in Schedule 1 to these Terms and Conditions (and each pop-up activation will be called an **Activation**).

6. Where an Activation is held at the Promoter's premises, each Eligible Entrant must be an employee of the Promoter.

7. Eligible Entrants do not have to pay to enter the Promotion. To enter the Promotion, Eligible Entrants must, during the Promotion Period, attend an Activation and participate in the following activity at the Activation:

   (a) physically tap on a screen at an Activation;

   (b) indicate on the screen at the Activation that they wish to enter the Promotion;

   (c) go into the CommBank app's 'CBA Yello' tab to find their JoyTM code;

   (d) provide their JoyTM code on the screen at the Activation;

   (e) select the particular reward they would like to receive; and

   (f) collect the ticket printed out from the screen at the Activation (**Ticket**) which provides the reward.

8. Subject to any requirements of the relevant regulatory authorities, the Promoter reserves the right to:

   (a) cancel or vary the times, dates and/or locations of any Activation at its discretion, including but not limited to due to circumstances that, in the Promoter's reasonable opinion, may make carrying out an Activation dangerous, impossible or impractical (e.g. due to bad or inclement weather or natural disaster) or due to not receiving required local government approvals to run an Activation; and

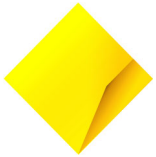
   (b) include additional Activations if, for example, additional opportunities arise for the Promoter to extend the Promotion to additional locations and/or events or add additional days at Activation locations.

9. Each Eligible Entrant is entitled to enter the Promotion once at each Activation.

10. 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

11. Each Winner (determined in accordance with clause 15) will win travel credits via Travel Booking (valued at $500.00) (**Prize**).

12. There will be 16 Prizes in total. The total value of each Prize is $500.00 and the total value of all Prizes in the Promotion is $8,000.00.

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

14. The Prizes are being supplied by the Promoter.

Determining the Winners

15. At each Activation, an Eligible Entrant will be selected to win a Prize (defined above) by a random electronic prize draw which will take place at each Activation using a computerised secure random number generator, built by Canopy Creative Corp Pty Ltd (ACN 665 307 782) (**Draw**). If an Eligible Entrant has been randomly selected to win a Prize, it will be indicated on their Ticket (**Winner**).

16. No additional Eligible Entrants will be drawn or selected as reserve winners at the time of each Draw.

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

Notifying the Winners

18. If an Eligible Entrant is selected as a Winner, this will be indicated on their Ticket. Each Winner will then be directed by the Promoter's staff to the Prize redemption window, where they will be provided with a form to formally accept the Prize and these Terms and Conditions, provide their first and last name and consent to receiving commercial messages for the purpose of communicating with them about the Prize. The form will include a unique token/ID number assigned to the Winner. The Winner will also be provided with the Promoter's Promotion email address (CommBankYello@cba.com.au) at the Activation and will be required to contact that email address, quoting their unique token/ID number, to facilitate fulfilment of their Prize.

Claiming the Prize

19. Each Winner must claim their Prize by 2:00pm (AEDT) on 1st March 2027 by emailing the Promoter at CommBankYello@cba.com.au, quoting their unique token/ID number, or by such other method specified by the Promoter.

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 (AEDT) on 1st March 2027, that Prize will be forfeited.

Distributing the Prizes

21. Upon each Winner claiming their Prize, they will be contacted by the Promoter to make arrangements regarding the taking of the Prize and organising the next steps. The Promoter will deliver and manage the Prize and will be the main point of contact with the Winner.

Conditions of taking the Prize

22. As a condition of claiming a Prize, each Winner agrees to:

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

(b) comply (and ensure that their Guests comply) with any terms or conditions applicable to the Prize imposed by the supplier or operator of the Prize including but not limited to Hopper Inc.;

(c) prior to receiving the travel credits via Travel Booking, set up a Travel Booking profile by 1st March 2027 in the Winner's name (if the Winner has not done so already, and the Promoter discloses that to be eligible to set up a Travel Booking profile, the Winner must be at least 18 years of age 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;

(d) 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 Winner's Travel Booking wallet;

(e) travel credits via Travel Booking being applied to the Winner's Travel Booking wallet in around 14 days (or more) after the Winner has created a Travel Booking profile;

(f) be one of the persons who uses the Prize;

(g) being contacted, including being contacted with commercial/marketing messages, for purposes directly related to the Promotion;

(h) the Promoter and Hopper Inc. 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 Hopper Inc.; and

(i) on request by the Promoter, provide photographs of the Winner and their Guests, and one or more brief summaries of their experiences, for the Promoter and Hopper Inc. to use in any media for the purpose of promoting the outcome of the Promotion and promoting any products of the Promoter or Hopper Inc.

23. Notwithstanding any other provision of these Terms and Conditions, at the time of claiming a Prize under clause 19, each Winner may notify the Promoter that they do not wish for their name, likeness, photographs, image and/or voice to be published.

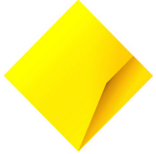
24. Prizes may not be transferred, exchanged or redeemed for cash or other goods or services.

25. 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.

26. Neither the Promoter nor Hopper Inc. 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 Hopper Inc.

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

Resolving disputes



28. 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.

29. 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

30. 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.

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

32. Each Winner accepts the Prize 'as is' and acknowledges that Hopper Inc. and the Promoter accept no responsibility for any tax implications that may arise from the Prize or the Winner accepting and taking the Prize. Each Winner should consider seeking 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.

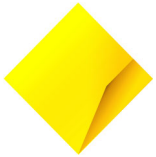
33. The Promoter reserves the right, at any time, in its sole discretion, to verify the validity of entries and eligibility of entrants (including an entrant’s identity, age, valid email and place of residence) and reserves the right, in its sole discretion, to disqualify any entrant whom the Promoter 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.

34. 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.

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

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

37. 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 solely the Winner's and their Guests' responsibility. 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 Winner and their Guests take the Prize and travel at their own risk.



38. A Winner and their Guests 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.

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

40. 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**).

41. 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 Winners); (f) use/taking of the Prize; (g) the Promotion.

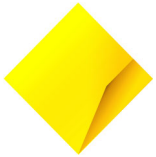
42. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

43. 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 (including sending entrants commercial/marketing messages) 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.

44. 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.

45. The Promotion and these Terms and Conditions will be governed by the law of New South Wales, Australia, being the state in which the Promoter has its Head Office. Entrants accept the non-exclusive jurisdiction of courts and tribunals of New South Wales in connection with any disputes concerning the Promotion.

46. 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 Summer JoyTM Competition

Abridged Terms and Conditions

'CommBank Yello x Summer JoyTM Competition' (**Promotion**) is conducted by Commonwealth Bank of Australia (**Promoter**) and runs from 8:00am (AEDT) on 25th November 2026 to 3:00pm (AEDT) on 31st January 2027 (**Promotion Period**) (see full terms and conditions here commbank.com.au/commbankyellojoy). Open to individuals who are 18 years or over, reside in NSW, VIC or QLD, 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', '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. The Promoter will have a 'JoyTM' pop-up activation at the locations and on the dates and times set out in the terms and conditions (each pop-up activation an **Activation**). Where an Activation is held at the Promoter's premises, each eligible entrant must be an employee of the Promoter. Entry during the Promotion Period by eligible entrants attending an Activation and participating in the following activity: physically tapping on a screen at an Activation; indicating on the screen at the Activation that they wish to enter the Promotion; going into the CommBank app's 'CBA Yello' tab to find their JoyTM code; providing their JoyTM code on the screen at the Activation; selecting the particular reward they would like to receive; and collecting the ticket printed out from the screen at the Activation which provides the reward. Max 1 entry per Activation and 1 prize per person. At each Activation, one (1) person will be selected by random electronic prize draw to win travel credits via Travel Booking (valued at $500.00). Computerised secure random number generator built by Canopy Creative Corp Pty Ltd (ACN 665 307 782). If an eligible entrant has been randomly selected to win a prize, it will be indicated on their ticket. There will be 16 prizes in total. Total prize value: $8,000.00. Winners notified immediately at each Activation. Each winner will be directed by the Promoter's staff to the prize redemption window, where they will be provided with a form to formally accept the prize and the terms and conditions, provide their first and last name and consent to receiving commercial messages for the purpose of communicating with them about the prize. The form will include a unique token/ID number assigned to the winner. Each winner must claim their prize by 2:00pm (AEDT) on 1st March 2027 by emailing the Promoter at CommBankYello@cba.com.au, quoting their unique token/ID number, or by such other method specified by the Promoter. Prizes which are unclaimed or cannot be delivered to or accepted by a winner by 2:00pm (AEDT) on 1st March 2027 will be forfeited.

Schedule 1 – List of Activations

Location	Activation Date(s) and Times (AEDT for NSW/VIC locations, AEST for QLD locations)	Address
Melbourne Emporium	10:00am to 7:00pm on Wednesday, 25th November 2026	287 Lonsdale Street, Melbourne VIC 3000
Catani Gardens, Melbourne	10:00am to 4:00pm on Saturday, 28th November 2026 and Sunday, 29th November 2026	359 Beaconsfield Parade, St Kilda West VIC 3182
Wollongong Central	9:00am to 5:30pm on Wednesday, 9th December 2026	200 Crown Street, Wollongong NSW 2500
Flagstaff Hill, Wollongong	10:00am to 4:00pm on Saturday, 12th December 2026 and Sunday, 13th December 2026	Wollongong Head Lighthouse, LOT/2 Endeavour Drive, Wollongong NSW 2500
CommBank, The Foundry	9:00am to 2:00pm on Wednesday, 16th December 2026	The Foundry, 2 Central Avenue, Eveleigh NSW 2015
Westfield Parramatta	9:00am to 6:00pm on Wednesday, 6th January 2027	159-175 Church Street, Parramatta NSW 2150
Tench Reserve, Penrith	10:00am to 4:00pm on Saturday, 9th January 2027 and Sunday, 10th January 2027	Tench Avenue, Jamisontown NSW 2750
Stanley Street Plaza	10:00am to 4:00pm on Wednesday, 13th January 2027	Stanley Street Plaza, South Brisbane QLD 4101
Cultural Forecourt, Brisbane	10:00am to 4:00pm on Saturday, 16th January 2027 and Sunday, 17th January 2027	Stanley Street, South Brisbane QLD 4101
Westfield Miranda	9:30am to 6:00pm on Wednesday, 27th January 2027	600 Kingsway, Miranda NSW 2228
Dunningham Park, Cronulla	10:00am to 4:00pm on Saturday, 30th January 2027 and Sunday, 31st January 2027	Corner of Kingsway and Elouera Road, Cronulla NSW 2230