



Commonwealth
Bank

CommBank Yello x Lady Gaga Brisbane Priceless Experience 2025 Competition Terms and Conditions

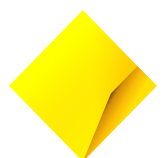
CommBank Yello x Lady Gaga Brisbane Priceless Experience 2025 Competition

Terms and Conditions

1. The Commonwealth Bank of Australia 'CommBank Yello x Lady Gaga Brisbane Priceless Experience 2025 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 4th November 2025 and closes at 3:00pm (AEDT) on 25th November 2025 (**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; 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

4. Entry is open to individuals who:
 - (a) reside in Queensland;
 - (b) hold an active Commonwealth Bank 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

5. 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.
6. 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.
7. Each Eligible Entrant is entitled to enter the Promotion once.
8. 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

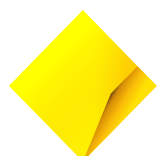
9. Each Winner (determined in accordance with clause 12) will win 1 x Mastercard Priceless Experience double pass to the Lady Gaga: The MAYHEM Ball concert at Suncorp Stadium on 9th December 2025 (**Concert**) (valued at \$3,000.00) (**Prize**).
10. There will be 2 Prizes in total. The total value of each Prize is \$3,000.00 and the total value of all Prizes in the Promotion is \$6,000.00.
11. The Prizes are being supplied by the Promoter in partnership with Mastercard Asia/Pacific (Australia) Pty Ltd (ACN 108 603 345) (**Mastercard**).

Determining the Winners

12. The random electronic prize draw will take place at 11:00am (AEDT) on 27th November 2025 at Trade Promotions and Lotteries Pty Ltd (ACN 601 297 330), Level 2, 11 York St, Sydney NSW 2000 (**Draw**). The first 2 entries from Eligible Entrants drawn, as determined by the Promoter, will be awarded a Prize (**Winners**).
13. At the time of the Draw, the Promoter will randomly draw a further 2 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**).
14. Each Eligible Entrant is only eligible to receive one Prize.

Announcing and notifying the Winners

15. The Promoter will notify each Winner by email to the Winner's email address (being, the latest email address recorded with the Promoter) on 27th November 2025.
16. The Promoter will publish each Winner's first initial, last name and postcode on the Promoter's website at commbank.com.au/commbankyelloprizewinners on 1st December 2025.



Claiming the Prize

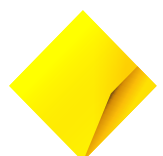
17. The Winners must claim their Prize by 2:00pm (AEDT) on 3rd December 2025 by confirming receipt of the notification email by return email or by such other method specified in the notification email.
18. If a Prize is unclaimed or cannot be delivered to or accepted by a Winner (e.g. due to an invalid entry or inability to attend the Concert) by 2:00pm (AEDT) on 3rd December 2025:
 - (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 same 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 16 on the same day; and
 - (c) the Reserve Winner must claim their Prize by 4:00pm (AEDT) on 8th December 2025.
19. If a Reserve Winner does not claim the Prize within the time specified in clause 18(c), the Prize will be forfeited.

Distributing the Prizes

20. 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.

Conditions of taking the Prize

21. As a condition of claiming a Prize, each Winner or Reserve Winner (as the case may be) (**Prize Recipient**) agrees to:
 - (a) provide the Promoter with the name and contact details of the person they nominate to accompany them to the Concert (**Guest**) and ensure that their Guest agrees 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 Guest complies) with any terms or conditions applicable to the Prize imposed by Mastercard, the venue (Suncorp Stadium, Stadiums Queensland (ABN 53 690 873 374)), the ticket issuer (Ticketmaster Australasia Pty Ltd (ACN 089 258 837)) and the event promoter (Live Nation Australasia Pty Ltd (ACN 156 286 341) (**Live Nation**)), including but not limited to any applicable age restrictions;



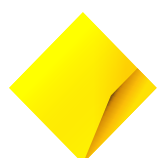
- (f) the Promoter collecting and disclosing the personal information of the Prize Recipient and their Guest with third parties including agents, contractors, service providers and suppliers of the Prize for the purpose of distributing the Prize, including but not limited to disclosure to Live Nation for the purpose of adding the Prize Recipient and their Guest to Live Nation's VIP list;
 - (g) sign (and ensure that their Guest signs) a non-disclosure agreement with Live Nation prior to the Concert, which will be sent to the Prize Recipient and their Guest by Live Nation's VIP team; and
 - (h) 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 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.
22. Prizes may not be transferred, exchanged or redeemed for cash or other goods or services.
23. If a Prize is unavailable, the Promoter and/or Mastercard reserves the right, in its discretion, to substitute a Prize with a prize of equivalent value and/or specification, subject to any legal requirements or any written directions from a regulatory authority.
24. The Promoter and Mastercard do not accept responsibility for the cancellation, delay, unavailability, restriction or condition on or of the Prize for any reason beyond the control of the Promoter or Mastercard.

Resolving disputes

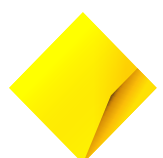
25. Complaints regarding the Promotion may be submitted by:
- (a) completing the online complaints form available at www.commbank.com.au/contactus;
 - (b) calling 13 22 21; or
 - (c) visiting any Commonwealth Bank branch.
26. If there is a dispute concerning the complaint, the decision of the Promoter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

General

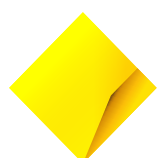
27. Information on how to enter the Promotion and Prize details set out in all communications regarding the Promotion form part of these Terms and Conditions.
28. Any entry not complying with these Terms and Conditions is invalid. Errors and omissions may be accepted at the Promoter's discretion.
29. The Prize Recipient accepts the Prize 'as is' and acknowledges that Mastercard and the Promoter accept no responsibility for any tax implications that may arise from the Prize or the Prize Recipient accepting and taking the Prize. The 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/commbankyello/faqs for further details on tax implications.



30. 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, place of residence and valid email) 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.
31. 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 required, take any action that may be available including cancelling, terminating, modifying or suspending the Promotion.
32. The Prizes are valued in Australian dollars unless expressly stated to the contrary.
33. All Prize amounts in these Terms and Conditions are inclusive of the Australian goods and services tax (GST) unless expressly stated to the contrary.
34. All costs and expenses not specifically mentioned as being included in the Prize are solely the Prize Recipient's responsibility. The Prize Recipient takes the Prize at their own risk.
35. 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**).
36. 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; (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.
37. The Promoter may at any time cancel, modify, suspend or terminate the Promotion as set out in these Terms and Conditions, subject to any requirements of the relevant regulatory authorities. Termination will not affect any CommBank Yello prizes an Eligible Entrant is already eligible for.
38. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
39. 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.



40. The Promoter will use and handle entrant's 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.
41. 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.
42. 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 Lady Gaga Brisbane Priceless Experience 2025 Competition

Abridged Terms and Conditions

'CommBank Yello x Lady Gaga Brisbane Priceless Experience 2025 Competition' (**Promotion**) is conducted by Commonwealth Bank of Australia (**Promoter**) and runs from 2:00pm (AEDT) on 4th November 2025 to 3:00pm (AEDT) on 25th November 2025 (**Promotion Period**) (see full terms and conditions here commbank.com.au/ladygagacompetitionbrisbane). Open to individuals who are 18 years or over who have an active Commonwealth Bank personal Mastercard credit or debit card during the Promotion Period, reside in Queensland (QLD) 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 two (2) eligible entries randomly drawn will win a Mastercard Priceless Experience double pass to the Lady Gaga: The MAYHEM Ball concert at Suncorp Stadium on 9th December 2025 (each valued at \$3,000.00). Total prize value: \$6,000.00. Random electronic prize draw conducted at 11:00am on 27th November 2025 at Trade Promotions and Lotteries Pty Ltd (ACN 601 297 330), Level 2, 11 York St, Sydney NSW 2000. Winners notified by email on 27th November 2025. Each winner's first initial, last name and postcode will be published on the Promoter's website on 1st December 2025. Prizes which are unclaimed or which cannot be delivered to or accepted by a winner by 2:00pm (AEDT) on 3rd December 2025 will be forfeited and awarded to reserve winners.

