



Commonwealth
Bank

CommBank Yello Tropfest 2026 Competition Terms and Conditions

CommBank Yello Tropfest 2026 Competition

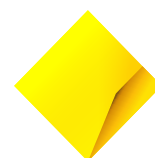
Terms and Conditions

1. The Commonwealth Bank of Australia 'CommBank Yello Tropfest 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 (AEDT) on 9th December 2025 and closes at 3:00pm (AEDT) on 20th January 2026 (**Promotion Period**).
3. The Promotion is authorised under Australian Capital Territory Permit No. TP 25/02966 and South Australia Licence No. T25/2250.
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).



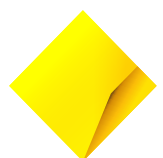
How to enter

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. The Winner (determined in accordance with clause 15) will win the following:
 - a) Return economy class flights for 2 people to Sydney from the Winner's nearest airport (up to the value of \$3,000.00 depending on location of the nearest airport);
 - b) Return airport private car transfer for 2 people from Sydney domestic airport to Ace Hotel at 47 – 53 Wentworth Ave, Sydney NSW 2000 (valued at \$340.00);
 - c) 2 x nights of accommodation for 2 people with a breakfast allowance at the Ace Hotel (valued at \$1,000.00);
 - d) Dinner at Pellegrino 2000 for 2 people (valued at \$300.00);
 - e) 2 x VIP passes to Tropfest on 22nd February 2026 at Centennial Park, Sydney (valued at \$500); and
 - f) Opportunity for 2 people to meet a Tropfest Judge (valued at \$2,000.00),

(together, the **Prize**).
11. There will be one (1) Prize in total. The total value of the Prize is up to \$7,140.00.
12. The period for taking the Prize is expected to be within the period from 21st February 2026 to 23rd February 2026, however, the exact travel dates may change, and the Promoter will provide the Winner notice, as soon as possible, of the final travel dates (**Travel Period**). If the Winner is unable to take the Prize during that Travel Period, they will notify the Promoter within 3 days of receiving notification of the final dates of the Travel Period and will forfeit the Prize.
13. The Prize must be used during the Travel Period.
14. The Prize is being supplied by the Promoter in partnership with Tropfest Foundation Ltd (ABN 83 688 694 279) (**Tropfest**).



Determining the Winner

15. The random electronic prize draw will take place at 11:00am (AEDT) on 22nd January 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 Prize (**Winner**).
16. At the time of the Draw, the Promoter will randomly draw one (1) further additional entry from Eligible Entrants to be reserve winners if the Prize is unclaimed or cannot be delivered to or accepted by the Winner in accordance with these Terms and Conditions (**Reserve Winners**).

Announcing and notifying the Winner

17. The Promoter will notify the Winner by email to the Winner's email address (being, the latest email address recorded with the Promoter) on 23rd January 2026.
18. The Promoter will publish the Winner's first initial, last name and postcode on the Promoter's website at commbank.com.au/commbankyellowprizewinners on 23rd January 2026.

Claiming the Prize

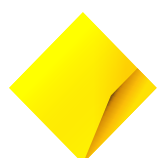
19. The Winner must claim their Prize by 2:00pm (AEDT) on 6th February 2026 by confirming receipt of the notification email by return email or by such other method specified in the notification email.
20. If the Prize is unclaimed or cannot be delivered to or accepted by the Winner (e.g. due to an invalid entry or inability to travel during the Travel Period) by 2:00pm (AEDT) on 6th February 2026:
 - (a) the Winner will be taken to have forfeited the Prize and the Promoter will award the Prize instead to the Reserve Winner to have been next drawn;
 - (b) the Promoter will notify the 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 18 on the same day; and
 - (c) the Reserve Winner must claim their Prize by 4:00pm (AEDT) on 12th February 2026.
21. If the Reserve Winner does not claim the Prize within the time specified in clause 20(c), the Prize will be forfeited.

Distributing the Prize

22. Upon the Winner (or Reserve Winner, if applicable) claiming the Prize, the Winner (or Reserve Winner, if applicable) will be contacted by Eventscape Pty Ltd (ACN 107 308 298) (**Eventscape**) to make arrangements regarding the taking of the Prize and organising the next steps. Eventscape will deliver and manage the Prize and will be the main point of contact with the Winner or Reserve Winner (as the case may be).

Conditions of taking the Prize

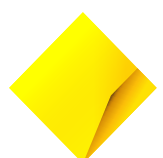
23. As a condition of taking the Prize, the Winner or Reserve Winner (as the case may be) (**Prize Recipient**) agrees to:
 - (a) be one of the persons that uses the Prize;



- (b) 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;
 - (c) 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;
 - (d) being contacted for purposes directly related to the Promotion;
 - (e) 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;
 - (f) the Promoter and Tropfest using the Prize Recipient's and their Guest's name, likeness, image and/or voice (including photograph, film and/or recording of the same) in any media for the purpose of promoting the Promotion (including any outcome), and promoting any products of the Promoter;
 - (g) 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
 - (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 Tropfest to use in any media for the purpose of promoting the outcome of the Promotion.
24. The Prize may not be transferred, exchanged or redeemed for cash or other goods or services.
25. If the Prize, or any element of the Prize, is unavailable or the Prize Recipient and their Guest are unable to participate in scheduled activities, the Promoter reserves the right, in its discretion, to substitute the Prize, or an element of the Prize, with a prize of equivalent value and/or specification, subject to any legal requirements or any written directions from a regulatory authority.
26. Neither the Promoter, Tropfest nor Eventscape 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 Eventscape.
27. Travel insurance is not included in the Prize and this will be the responsibility and cost of each Prize Recipient and their Guest.

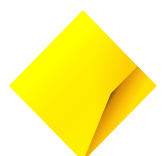
Resolving disputes

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.



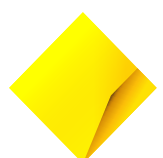
General

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. Beneficiaries of the Prize accept the Prize 'as is' and acknowledge that Tropfest, Eventscape 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. Beneficiaries of the Prize 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.
33. 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.
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 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 Prize is 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 the 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 the Prize are solely the Prize Recipient's and their Guest's 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. The Prize Recipient and their Guest take the Prize and travel at their own risk.
38. The 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) will be the sole responsibility of the Prize Recipient.
39. The flights may not be direct and not all routings may be available. The flight itinerary will be determined by the Promoter in its sole discretion.
40. Hotel providers providing accommodation as part of the Prize reserve the right to request the Prize Recipient's credit card at the time of check-in for the purpose of incidentals, and the Prize



Recipient acknowledges that a valid credit card in the name of the Prize Recipient or their Guest must be provided if requested.

41. The Prize Recipient and their Guest must be over the age of 18 years.
42. 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**).
43. 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 the Prize (including an Eligible Entrant and the Prize Recipient); (f) use/taking of the Prize; (g) the Promotion.
44. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
45. 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.
46. 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.
47. 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.
48. 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 Tropfest 2026 Competition

Abridged Terms and Conditions

'CommBank Yello Tropfest 2026 Competition' (**Promotion**) is conducted by Commonwealth Bank of Australia (**Promoter**) and runs from 2:00pm (AEDT) on 9th December 2025 to 3:00pm (AEDT) on 20th January 2026 (**Promotion Period**) (see full terms and conditions here commbank.com.au/tropfest2026competition). 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 per person. First eligible entry randomly drawn will win return economy class flights for 2 people to Sydney from the Winner's nearest airport (up to the value of \$3,000.00 depending on location of the nearest airport); return airport private car transfer for 2 people from Sydney domestic airport to Ace Hotel at 47 – 53 Wentworth Ave, Sydney NSW 2000 (valued at \$340.00); 2 x nights of accommodation for 2 people with a breakfast allowance at the Ace Hotel (valued at \$1,000.00); Dinner at Pellegrino 2000 for 2 people (valued at \$300.00); 2 x VIP passes to Tropfest on 22nd February 2026 at Centennial Park, Sydney (valued at \$500); Opportunity for 2 people to meet a Tropfest Judge (valued at \$2,000.00) (together, the **Prize**). Total Prize value: \$7,140.00. Random electronic prize draw conducted at 11:00am (AEDT) on 22nd January 2026 at Trade Promotions and Lotteries Pty Ltd (ACN 601 297 330), Level 2, 11 York St, Sydney NSW 2000. Winner notified by email on 23rd January 2026. Winner's first initial, last name and postcode will be published on the Promoter's website on 23rd January 2026. Travel period is expected to be between 21st February 2026 and 23rd February 2026 (**Travel Period**) but may be subject to change. Once confirmed, the exact Travel Period will be notified to the winner as soon as possible. The winner must be able to take the Prize in the confirmed Travel Period or will forfeit the Prize. If the Prize is unclaimed or cannot be delivered to or accepted by the winner by 2:00pm (AEDT) on 6th February 2026 it will be forfeited and awarded to a reserve winner. Permits: ACT Permit No. ACT TP25/02966 and SA Licence No. T25/2250.

