

## Buy & Own a Car Competition

### Terms and Conditions

1. The Commonwealth Bank of Australia 'Test drive' (Promotion) is conducted by the Commonwealth Bank of Australia ABN 48 123 123 124 of 1 Locomotive Street, South Eveleigh NSW 2015 (Promoter).
2. The Promotion commences at 12:00PM (AEDT) on 18 August 2025 and closes at 12:00PM (AEDT) on 22 September 2025 (Promotion Period)
3. Entry is open to Australian residents who:
  - a. Are a CommBank customer who holds an active eligible CommBank retail or business debit or credit card
  - b. Have access to the latest CommBank app (version 5.11 or later) or NetBank access
  - c. Are 18 years old and over; and
  - d. Reside in any state or territory within Australia
  - e. Are not a person that is (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 its related entities, a current employee of Commonwealth Bank or any of its related entities

### To enter

4. Eligible Entrants must, at any time before the end of the Promotion Period:
  - a. Visit the Promotion's information page at <https://www.browsecars.com.au/car-giveaway> and complete the entry form by answering the following question - "Tell us in 25 words or less how the Buy & Own a Car platform helps remove doubt on your car buying journey?"
  - b. Agree to share their full name, mobile number, email address, postcode with Vyro Pty Ltd (ACN 653 976 099) (Vyro) by clicking on the confirmation button on the Promotion's information page
5. Entries will be judged on the creativity of their response by a panel of judges by 5.00pm AEST on 29 September 2025 at 1 Locomotive Street, South Eveleigh NSW 2015.
6. The entry that is judged as being the most creative will be the winner (Winner) and will be awarded a brand-new 2025 Hyundai TUCSON (NX4.V3 TUCSON Elite 1.6T HEV AWD). The total value of the prize is \$47,522.00 AUD, excluding on road costs.
  - a. On road costs and freight to the winner's location will be paid for by the Promoter.
7. The Promoter will notify the Winner by telephone and email within 7 days of the Prize being awarded and will publish the name of the Winner on (30 September) in ([here](#)) (unless a winner is unable to be contacted by that date, in which case publication in response of that Winner will be as soon as practical after that Winner has been contacted).

8. The Winner must claim the Prize by 11:59PM (AEDT) by 20 October 2025 by confirming receipt of the notification by return email, or by such other method specified in the notification email.
9. If the Prize is not claimed by that time 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 selected.
10. As a condition of claiming the prize:
  - a. The Winner or Reserve Winner (as the case may be); or (Prize Recipient), must, [on their own behalf, and on behalf of the Winner or Reserve Winner (as applicable)]:
    - i. Consent to the publication of their name in accordance with these terms;
    - ii. Consent to the to the Promoter using the Prize Recipient's and/or the Winner's / Reserve Winner's name, likeness, image and/or voice (including photograph, film and/or recording of the same) and suburb in any media for an unlimited period without remuneration for the purpose of this Promotion (including any outcome), [and promoting any products manufactured, distributed and/or supplied by the Promoter];
    - iii. Sign any legal release and indemnity as may be reasonably required by the Promoter and/ or any suppliers of any elements of the Prize; an
11. To be issued the prize, the Winner must share their home address for the Prize to be delivered.
12. Complaints regarding the Promotion may be submitted by:
  - a. Completing the online complaints form available at [commbank.com.au/contactus](http://commbank.com.au/contactus);
  - b. Calling 13 22 21; or
  - c. Visiting any Commonwealth Bank branch.
13. 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**

14. Information on how to enter and prize details set out in all communications regarding the Promotion form part of these terms.
15. Should they be a Winner, Eligible Entrants consent to publication of their details in accordance with these terms.
16. Any entry not complying with these terms is invalid. Errors and omissions may be accepted at the Promoter's discretion.
17. The Promoter's decision is final in relation to all aspects of this Promotion and no correspondence will be entered into.
18. Beneficiaries of the Prize accept the Prize 'as is' and acknowledge that the Promoter accepts no responsibility for any tax implications that may arise from their Prize. Beneficiaries of the

Prize should seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser.

19. Promoter reserves the right, at any time, in its sole discretion, to verify the validity of entries and Eligible Entrants (including an Eligible Entrant's identity, age, place of residence) and reserves the right, in its sole discretion, to disqualify any Eligible Entrant whom the Promoter has reason to believe has breached any of these terms, tampered with the entry process or engaged in any unlawful or other improper misconduct 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.
20. 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, take any action that may be available including cancelling, terminating, modifying or suspending the Promotion.
21. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
22. Nothing in these terms limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the states and territories of Australia (Non-Excludable Guarantees).
23. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter and its related entities (including its 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 Recipient); (f) use/taking of the Prize (g) the Promotion.
24. All entries become the sole property of the Promoter. The Promoter collects your personal information so that it may process your entry, administer this Promotion and contact you regarding information on products or services that may be of interest to you.
25. The Promoter may communicate personal information to external providers and organisations to which it may outsource certain functions.
26. The Promoter will use and handle your personal information as set out in its Privacy Policy, which can be viewed at [www.commbank.com.au](http://www.commbank.com.au) or obtained from a branch. The Privacy Policy set outs how you may access, update or correct your personal information, change your direct marketing preferences or make a privacy complaint.

27. You may contact the Promoter via the Privacy Officer, Customer Relations, Commonwealth Bank Group, Reply Paid 41, NSW 2001, by calling 13 2221 or by visiting any branch.

### **Abridged Terms and Conditions**

Entry is only open to Australian residents only who are, a CommBank customer, aged 18 years or over. Entrants must complete the entry form via the website and tell us in 25 words or less how the Buy & Own a Car platform helps remove doubt on your car buying journey? The Promotion commences at 12:00PM (AEDT) on 18 August 2025 and closes at 12:00PM (AEDT) on 22 September 2025 (Promotion Period). Max 1 entry per person. Prize is a brand-new 2025 Hyundai TUCSON (NX4.V3 TUCSON Elite 1.6T HEV AWD). The total value of the prize is \$47,522.00 AUD, excluding on road costs. On road costs and freight to the winner's location will be paid for by the Promoter. Judged by a panel of judges by 5.00pm AEST on 29 September at 1 Locomotive Street, South Eveleigh NSW 2015. Commonwealth Bank of Australia ABN 48 123 123 124 of 1 Locomotive Street, South Eveleigh NSW 2015 (Promoter).