

Commonwealth
Bank

Melbourne Race Weekend 2026 Competition Terms and Conditions

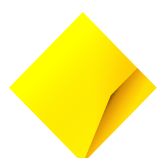
15 December 2025

Public

MELBOURNE RACE WEEKEND 2026 COMPETITION

TERMS AND CONDITIONS

1. Racing Bulls S.p.A. and its Visa Cash App Racing Bulls team (the “Team”). Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Visa Canada Corporation, Visa Worldwide Pte. Ltd., Visa Europe Ltd., Visa Europe Services Inc., Visa Do Brasil Empreendimentos LTDA, Visa International Servicios de Pago España, S.R.L.U. and those entities controlling, controlled by, or under common control with, any of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and each of their respective client financial institutions and merchants, and each of the foregoing’s parents, subsidiaries, affiliates, representatives, agents, designees, and advertising and promotion agencies, and the employees, personnel, designees, and representatives of all of the foregoing (collectively, “Visa Parties”), Block, Inc., MKTG, Inc., the Visa Cash App Racing Bulls (the “Team”) and any entities controlling, controlled by, or under common control with, each of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and the foregoing’s parents, subsidiaries, affiliates, representatives, agents, designees, and the employees, personnel, designees, and representatives of the foregoing (each, a “Visa Party” and collectively, the “Visa Parties”) and any other Team and F1 commercial sponsors are not responsible for the administration of the promotion. The Team is not liable for anything arising out of this promotion including the fulfilment of the prize. The prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such prize, including passing necessary sanctions screening. By accepting the prize the winner is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any entry and COVID-19 requirements. The prizes is not negotiable and the winner/recipient must not re-sell or transfer the prize in any way, unless otherwise approved. So far as is permitted by law the Visa Parties and other Team sponsors, and their associated companies and agents exclude responsibility and all liabilities arising from: (i) any postponement, cancellation or material change of the promotion of the 2026 Melbourne race; and (ii) any act or default by a winner or their guest resulting in the winner or their guest being unable to activate the prize and/ or any elements of it. By participating in this promotion, you understand and agree that you are not being granted any rights (including any advertising, marketing or sponsorship rights) in relation to the Team or Melbourne Race (or any associated races, teams or drivers) and shall not conduct any related marketing or advertising campaigns, promotions or other activities.
2. The promoter is Visa AP (Australia) Pty Ltd (ABN 20 134 885 564) Level 39, International Tower 2, 200 Barangaroo Avenue, Barangaroo NSW 2000 Australia (“Promoter”).

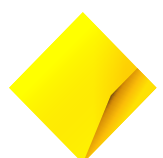


3. Information on how to enter and the Prize (defined below) form part of these Terms and Conditions. Participation in this Promotion is deemed acceptance of these Terms and Conditions.
4. The Promotion commences at 12.00am (AEDT) on 15 December 2025 and closes at 11:59pm (AEDT) on 31 January 2026 ("Promotion Period").

The Promotion is authorised under Australian Capital Territory Permit No. TP 25/02982, New South Wales Authority No. TP/04034 and South Australia License No. T25/2260.

Eligibility

5. Entry is open to Australian residents who:
 - a) are a CommBank customer, who holds an active eligible CommBank retail Visa credit card, Travel Money Card, Business Visa debit card and has a Travel Booking profile. Where a Business Visa debit card is used for entry, the entrant will be deemed to be the individual listed on the Business Visa debit card; and
 - b) are over 18 years old; and
 - c) hold a valid phone number and email address with the Commonwealth Bank of Australia ABN 48 123 123 124 (CommBank) and are eligible to receive marketing communications from CommBank at the time of the draw and when the winner is contacted. To check these details, visit commbank.com.au and click 'Log on', then 'NetBank log on' and then 'Settings'. To check your marketing eligibility, under 'Settings', click 'NetBank message preferences' and ensure 'Special offers, products & services' and 'Product information & upgrades' are ticked. To check your phone number and email address are correct, under 'Settings', click 'My contact details' and confirm the details listed are correct; and
 - d) have access to the latest CommBank app (version 5.11 or later) or NetBank access; and
 - e) are not an employee of the Promoter, CommBank or agencies associated with the Promotion; and
 - f) are not involved in the management of the Promoter or any of the Promoter's related entities or any other benefitting organisation; and
 - g) are able to take the following components of the Prize (defined below) within the period from 5 March 2026 to 9 March 2026 ("Travel Period"): flights to Melbourne referred to in clause 12(a); accommodation referred to in clause



12(b); tickets to events referred to in clause 12(c); and transfers referred to in clause 12(d) if drawn as the winner,

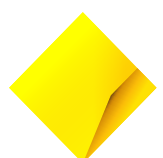
(each an “**Eligible Entrant**”).

6. If there is a dispute as to the identity of an Eligible Entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the Eligible Entrant.

How to enter

7. To enter the Promotion, the Eligible Entrant must, during the Promotion Period:
 - a) Visit the Promotion's registration page in Travel Booking via the CommBank app or NetBank and complete the registration form; and
 - b) agree to share their full name, mobile number, email address, postcode with Hopper Pty Ltd (ABN 93 008 042 699) (“Hopper”) by clicking on the confirmation button on the Promotion's registration page; and
 - c) make one (1) transaction on Travel Booking of at least \$100AUD or more using their eligible CommBank retail Visa credit card, Travel Money Card or Business Visa debit card. One (1) automatic entry will be awarded per \$100 spent on a single Travel Booking. For example, if \$300 is spent in a single transaction for a Travel Booking, the Eligible Entrant will be awarded three (3) entries into the draw. Transactions of less than \$100AUD cannot be combined to make an eligible entry.
8. By entering, each Eligible Entrant agrees to:
 - a) the Promoter's privacy policy available at <https://www.visa.com.au/legal/globalprivacy-notice.html> (“Privacy Policy”); and
 - b) these Terms and Conditions.
9. Multiple entries are permitted.
10. Eligible Entrants must retain their original receipt(s) for all entries as proof of purchase. Failure to produce the proof of purchase for all entries when requested may, in the absolute discretion of the Promoter, result in invalidation of ALL of an Eligible Entrant’s entries and forfeiture of any right to a prize.

Prize Details



11. The first valid entry drawn will win a travel package for two (2) people to the Melbourne Race Weekend 2026 in Melbourne, Australia valued at up to AUD\$39,626 (depending on point of departure) (**“Prize”**).

The Prize includes:

- a) Two (2) x return economy airfares (including airfare taxes) for the winner and their travel companion from the winner’s closest Australian capital city to Melbourne, VIC, departing on 05/03/2026 and returning 09/03/2026 (only provided if winner resides outside of Victoria). If the winner is from Victoria, then the Prize does not include airfares and the airfare component of the Prize is not redeemable for cash);
- b) Four (4) x nights’ twin share accommodation in a minimum 4-star hotel, including breakfast, in Melbourne between 05/03/2026 - 09/03/2026;
- c) Three (3) x day VIP experience for two with exclusive hospitality and track experiences between 06/03/2026 - 08/03/2026
- d) Return transfers from the accommodation to the Melbourne Race Weekend 2026 for two (2) people and
- e) Return airport transfer from Melbourne airport to the selected hotel.

12. The total Prize pool value is up to AUD\$39,626.

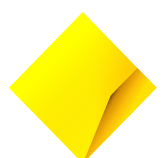
13. The Prize will be supplied and delivered by the Promoter.

14. During the entire duration of the prize, a nominated parent/guardian must accompany any person under 18 years of age. Companions under 18 cannot enter any areas where alcohol is served (including bars).

15. Travel insurance is not included in the Prize, and this will be the responsibility and cost of the winner and the winner's travel companion. The Promoter recommends the purchase of travel insurance prior to taking the Prize.

16. The winner agrees to:

- a) CommBank sharing the winner's name, email address and phone number with the Promoter for the purpose of distributing the Prize;
- b) the Promoter and CommBank using the winner'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 CommBank 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 CommBank; and
- e) on request by the Promoter, provide photographs of the winner, and one or more brief summaries of their experiences, for the Promoter and CommBank to use in any media for the purpose of promoting the outcome of the Promotion and promoting any products of the Promoter or CommBank; and
 - f) the winner and their companion signing any legal documentation in the form required by the Promoter and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form. In the event the winner's companion is under the age of 18, a nominated parent/legal guardian of such person will be required to sign the legal documentation required under this clause on their behalf.

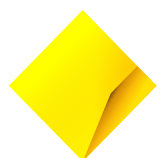
17. The Prize may not be transferred, exchanged or redeemed for cash by the winner, unless otherwise advised.
18. If the Prize, or any element of the Prize, is unavailable, the Promoter reserves the right, in its discretion, to substitute the Prize, or that element of the Prize, with a prize of equivalent value and/or specification, subject to any legal requirements or any written directions from a regulatory authority.
19. Neither the Promoter nor CommBank 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 CommBank.

Determining the winner

20. The random electronic prize draw will take place at Anisimoff Legal, Level 3, 162 Collins Street, Melbourne VIC 3000 on 3 February 2026 at 1:00pm AEDT, in the presence of an independent scrutineer. The Promoter may draw additional reserve entries and record them in order in case an invalid or ineligible entrant is drawn.

Announcing and notifying the winner

21. The winner will be notified by CommBank via email using the contact details held by CommBank (to view these details, log on to NetBank and select 'Settings', then 'My contact details') within two (2) business days of the draw.
22. Notification and publication of winner details is the responsibility of CommBank. Winner details (first initial, surname and postcode) will be published online at commbank.com.au/travelbookingprizewinner from 5 February 2026. The winner

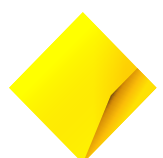


must claim the Prize until the 8:30 AM, 17 February 2026, by confirming receipt of CommBank's notification email by return email and providing written agreement to these Terms and Conditions.

23. Subject to the unclaimed prize draw clause, if for any reason the winner does not take/redeem the Prize (or an element of the Prize) at/by the time stipulated by the Promoter, then the Prize (or that element of the Prize) will be forfeited.
24. The Promoter's decision is final and no correspondence will be entered into.
25. If for any reason the Prize remains unclaimed by 11:59pm AEDT on 19 February 2026, the Prize will be forfeited and a re-draw will take place at 9:30am AEDT on 20 February 2026 at the same place as the original draw, subject to any directions from a regulatory authority. The winner (if one is required) will be notified by CommBank by email using the contact details outlined in clause 22 within two (2) business days of the re-draw. At the responsibility of CommBank, winner details (first initial, surname and postcode) will be published online at commbank.com.au/travelbookingprizewinner from 24 February 2026. If an unclaimed prize draw winner does not take their prize by the time specified by the Promoter, then the prize will be forfeited.

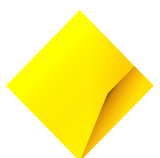
General

26. Any entry not complying with these Terms and Conditions is invalid. Errors and omissions may be accepted at the Promoter's discretion.
27. Beneficiaries of a Prize acknowledge the Promoter and CommBank accept no responsibility for any tax implications that may arise from the Prize or the winner 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, particularly where the Prize is received as an incident of the winner's business or income-producing activities.
28. The 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 and place of residence) and reserves the right, in its sole discretion, to disqualify any individual 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 misconduct calculated to jeopardise fair and proper conduct of

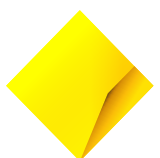


the Promotion. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

29. 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 and/or CommBank 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 or disqualifying any Eligible Entrant.
30. The Prize is valued in Australian dollars unless expressly stated to the contrary. All Prize amounts in these Terms and Conditions are inclusive of the Australian goods and services tax (GST) unless expressly stated to the contrary.
31. Unless otherwise stated, any travel component of the Prize does not include travel documents, passports, visas, insurance, vaccinations, meals, taxes not included in the price of any tickets, additional transfers, additional accommodation, incidentals, gratuities, telephone calls or any other costs of a personal nature. The winner and the winner's travel companion must be in possession of a valid ID for the duration of the trip and any other documentation required for travel to and from Melbourne, Victoria. All costs and expenses not specifically mentioned as being included in the Prize are solely the winner's responsibility. Compliance with any health, passport, visa or other government requirements is the responsibility of the winner. Failure to comply with the requirements of this will deem the winner's entry invalid and the winner will forfeit the Prize. The Promoter and CommBank 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 winner and the winner's travel companion travel at their own risk.
32. The Prize is subject to availability at the time of booking. The winner and the winner's travel companion 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. Frequent Flyer points will not form part of a Prize. The Prize is subject to the standard terms and conditions of individual prize and service providers.



33. 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.
34. Hotel providers providing accommodation as part of the Prize reserve the right to request the winner's credit card at the time of check-in for the purpose of incidentals, and the winner acknowledges that a valid credit card in the name of the winner or their travel companion must be provided if requested.
35. If the winner's travel companion is under the age of 18, that person must obtain prior written parental or guardian permission to travel and such written permission must be provided to the Promoter. Any traveler under the age of 18 must be accompanied by the inner at all times on all tours and experiences and at events.
36. In the event of war, terrorism, state of emergency, pandemic or any other kind of disaster or unforeseeable event beyond the reasonable control of the Promoter, the Promoter reserves the right to cancel, terminate, modify or suspend the Promotion or suspend, substitute or modify a Prize, subject to any written directions from a relevant regulatory authority.
37. The 3-day VIP experience for two with exclusive hospitality and track experiences element of the Prize is subject to the event venue and ticket terms and conditions, including any applicable age restriction. The Promoter and event organisers hereby expressly reserve the right to eject the winner (and/or their companion) for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize
38. 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 (NonExcludable Guarantees). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes 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 the promotion.
39. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter and its related entities (including its

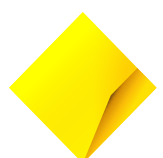


respective directors, officers, employees and agents) are not responsible for and exclude all liability (including negligence), for any personal injury, or any loss or damage (including loss of opportunity), whether direct, indirect, special or consequential, arising in any way out of: (a) any technical 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 and Conditions; (e) if any of the Melbourne Race Weekend 2026 events are delayed, postponed or cancelled for any reason beyond the reasonable control of the Promoter; (f) any tax liability incurred by a beneficiary of a Prize (including an Eligible Entrant or winner); and (g) use/taking of the Prize.

40. The Promoter collects personal information ("PI") in order to conduct the Promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at <https://www.visa.com.au/legal/global-privacy-notice.html>. The Privacy Policy also contains information about how Eligible Entrants may opt out, access, update or correct their PI, how Eligible Entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter. Unless otherwise indicated by the Promoter, the Promoter may disclose PI to entities outside of Australia (for a list of the countries, see the Promoter's Privacy Policy), and cannot guarantee that any overseas recipient will not breach the Australian Privacy Principles. By entering the promotion, Eligible Entrants consent to the overseas transfer on these terms as permitted by the Australian Privacy Principles and agree that the Promoter is not liable in this regard.

Abridged Terms and Conditions

Entry is only open to Australian residents only who are, a CommBank customer, aged 18 years or over, who holds an active eligible CommBank retail Visa credit card, Travel Money Card, Business Visa debit card and has a Travel Booking profile. Entrants must complete the registration form via Travel Booking in the CommBank app or NetBank and make one (1) transaction on Travel Booking of at least \$100AUD or more using their eligible CommBank retail Visa credit card, Travel Money Card or Business Visa debit card for one (1) entry in the Promotion Period. The Promotion commences at 12:00AM AEST on 15 December 2025 and



closes at 11:59PM AEDT on 31 January 2026 (Promotion Period). First eligible entry drawn will win a return trip to Melbourne for 2 people including 4 nights' accommodation, transfers and two x 3 day VIP experience with exclusive hospitality and track experiences between the 5-9 March 2026. The total value of the prize is up to AUD\$39,626. There may be income tax and (if applicable) fringe benefits tax implications of winning a prize particularly where the Prize is received as an incident of your business or income-producing activities. You should check with your accountant or tax adviser for further information. The random electronic prize draw will take place at Anisimoff Legal, Level 3, 162 Collins Street, Melbourne VIC 3000 on 3 February 2026 at 1:00pm AEDT, in the presence of an independent scrutineer. Winner will be notified via telephone / email within 2 business days and published at commbank.com.au/travelbookingprizewinner by 5 February 2026. Visit commbank.com.au/travelbookingvcarbcomp for full Terms and Conditions. Permits: ACT. TP25/02982, NSW TP/04034. SA. T25/2260.

