

**CommBank Travel Money Card Visa 'Olympic Winter Games Milano Cortina 2026'  
Promotion 2025 ("Promotion")**

**Full Terms and Conditions**

1. 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").
2. 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.
3. The Promotion commences at 12.00am (AEDT) on 30 September 2025 and closes at 11:59pm (AEDT) on 11 November 2025 ("**Promotion Period**").
4. The Promotion is authorised under Australian Capital Territory Permit No. TP 25/01850, New South Wales Authority No. TP/04034 and South Australia License No. T25/1390

**Eligibility**

5. Entry is open to individuals who:
  - a) reside in Australia;
  - b) are aged at least 18 years of age;
  - 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](https://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;
  - d) are not an employee of the Promoter, CommBank or agencies associated with the Promotion;

- e) are able to take the following components of the Prize within the period from 14th February 2026 to 22nd February 2026 (“**Travel Period**”): flights to Milan referred to in clause 10(a); accommodation referred to in clause 10(b); tickets to events referred to in clause 10(c); transfers referred to in clause 10(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) for Eligible Entrants who do not have a CommBank Travel Money Card: order a CommBank Travel Money Card and load at least AUD\$50 in foreign currency in one (1) transaction (calculated at the exchange rate presented at the time of the load process); or
  - b) for Eligible Entrants who have a CommBank Travel Money Card: load at least AUD\$50 in foreign currency in one (1) transaction (calculated at the exchange rate presented at the time of the load process). Alternatively, open a new additional CommBank Travel Money Card in line with existing product eligibility rules and load at least AUD\$50 in foreign currency in one (1) transaction (calculated at the exchange rate presented at the time of the load process).
- 8. Each Eligible Entrant is entitled to enter the Promotion once only.
- 9. By entering, each Eligible Entrant agrees to:
  - a) the Promoter's privacy policy available at <https://www.visa.com.au/legal/global-privacy-notice.html> (Privacy Policy); and
  - b) these Terms and Conditions.

### **Prize Details**

- 10. The first valid entry drawn from all valid entries received will win a trip to the Olympic Winter Games Milano Cortina 2026 for two (2) people. Prize includes:
  - a) Two (2) x economy return flights to Milan from Sydney or Melbourne, including economy return connecting domestic flights for two (2) people from the winner’s nearest airport to the closest of Sydney or Melbourne (if the winner resides outside of NSW or Victoria).

- b) Six (6) x nights (15<sup>th</sup>, 16<sup>th</sup>, 17<sup>th</sup>, 18<sup>th</sup>, 19<sup>th</sup>, 20<sup>th</sup> of February 2026) hotel accommodation at min 4-star hotels (2 nights Milan & 4 nights in Livigno) in a shared room, including daily breakfast and light snacks;
- c) Tickets for two (2) people to four (4) x pre-selected events at the Olympic Winter Games Milano Cortina 2026;
- d) Airport/Train Station Transfers for two (2) people in Milan (via Motorcoach) and between Milan & Livigno and to/from Olympic events in Livigno and;
- e) AUD \$2,000 worth of Euros loaded onto the winner's CommBank Travel Money Card (the exchange rate used will be the CommBank Retail Foreign Exchange Rate at the time of the prize being awarded).

(together, the **Prize**)

11. The total value of the Prize is up to AUD \$32,300 depending on point of departure.
12. With the exception of the spending money listed in 10(e), the Prize will be supplied and delivered by the Promoter. The spending money as listed in 10(e) will be delivered to the winner by CommBank.
13. The winner must be 18 years or older and the winner's travel companion must be 16 years or older in order to participate in the Prize.
14. 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.
15. 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, at the Olympic Winter Games Milano Cortina 2026 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.
  - 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.
16. The Prize may not be transferred, exchanged or redeemed for cash by the winner, unless otherwise advised.
17. 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.
18. 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**

19. The random electronic prize draw will take place at Anisimoff Legal, Level 3, 162 Collins Street, Melbourne VIC 3000 on 14 November 2025 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**

20. 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.
21. 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/visa-tmcpromotion](https://commbank.com.au/visa-tmcpromotion) from 18th November 2025. The winner must claim the Prize, by confirming receipt of CommBank's notification email by

return email and providing written agreement to these Terms and Conditions including the conditions described in clause 15.

22. 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.
23. The Promoter's decision is final and no correspondence will be entered into.
24. If for any reason the Prize remains unclaimed by 11:59pm AEDT on 24 November 2025, the Prize will be forfeited and a re-draw will take place at 9:30am AEDT on 25 November 2025 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 20 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/visa-tmcpromotion](https://commbank.com.au/visa-tmcpromotion) from 2 December 2025. 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**

25. Any entry not complying with these Terms and Conditions is invalid. Errors and omissions may be accepted at the Promoter's discretion.
26. 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.
27. 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.
28. 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 entrant.

29. 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.
30. 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, transfers, accommodation, additional meals, incidentals, gratuities, telephone calls or any other costs of a personal nature. The Promoter is providing the spending money component of the Prize to assist the winner in covering such costs, for use at the winner's discretion. The winner and the winner's travel companion must be in possession of a valid passport for the duration of the trip and any other documentation required for travel to and entry to Milan. 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 clause 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.
31. 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.
32. 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.
33. 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.

34. 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.
35. 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.
36. The Olympic Winter Games Milano Cortina 2026 ticket 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
37. 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). 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.
38. 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 selected Olympic Winter Games Milano Cortina 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.

39. 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 T&Cs**

'CommBank Travel Money Card Visa 'Olympic Winter Games Milano Cortina 2026' Promotion (**Promotion**) is conducted by Visa AP (Australia) (**Promoter**) and runs from 12:00am (AEDT) on 30 September 2025 to 11:59pm (AEDT) 11 November 2025 (see full terms and conditions here [commbank.com.au/visa-tmcpromotion](https://commbank.com.au/visa-tmcpromotion)). Open to Australian residents 18 years or older who have a correct phone number and email address held by CommBank (to check this log on to CommBank's NetBank, click Settings, then My contact details), are eligible to receive marketing communications from CommBank (to check this log on to CommBank NetBank, click Settings, then NetBank message preferences and ensure 'Special offers products and services' and 'Product information & upgrades' are selected), are not an employee of the Promoter, CommBank or agencies associated with the Promotion and are able to take the prize between 14 February 2026 and 22 February 2026. Entry is through loading at least AUD\$50 in foreign currency in one transaction (calculated at the exchange rate presented at the time of the load process) onto a new or an existing CommBank Travel Money Card during the Promotion Period. Max 1 entry and 1 prize per person. First eligible entry drawn will win a return trip to Milan, Italy for 2 people including 6 nights accommodation, transfers and 2 tickets for 4 events at the Olympic Winter Games Milano Cortina 2026 (events between 15 – 21 February 2026). Winners will also receive AUD\$2,000 worth of Euros loaded onto their CommBank Travel Money Card using the CommBank Retail Foreign Exchange Rate at the time the currency is loaded. Total prize value: up to \$32,300. Random electronic prize draw conducted at 1:00pm (AEDT) on 14 November 2025 at Level 3, 162 Collins St, Melbourne VIC 3000. Winners will be notified by CommBank via email within 2 business days of the draw. The winner's first initial, last name and postcode will be published online at [commbank.com.au/visa-tmcpromotion](https://commbank.com.au/visa-tmcpromotion) on 18 November 2025. Permits: ACT Permit No TP25/01850; NSW Authority No. TP/04034 ; and SA Licence No. T25/1390.



