

QUEENSLAND COUNTRY BANK
'What matters most?' Member Survey & Competition
Terms and Conditions

Instructions on how to enter and prizes form part of these terms and conditions.

Section 1: General Information

1. Promoter: Queensland Country Bank Limited (ABN 77 087 651 027 AFSL/Australian Credit Licence 244 533) trading under the registered business name of 'Queensland Country', 333 Ross River Road, Aitkenvale QLD 4814. The Promoter can be contacted on 1800 075 078.
2. Promotion Period: The Promotion will run from 9.00am on Tuesday, 1 July 2025 and will close at 5.00pm on Sunday, 31 August 2025.
3. Eligibility for Individual Draw:

To be eligible to enter the individual draw, entrants must satisfy the following criteria:

- (a) Complete the online survey on the Queensland Country Bank website:
<https://www.queenslandcountry.bank/whatmattersmost>
- (b) All entrants must be a Queensland Country Bank Member;
- (c) All entrants must be 16 years and over;
- (d) All entrants must be a resident of Australia to enter during the promotion period;
- (e) Entrants cannot be a director, employee or an immediate family member of a director or employee, of the Promoter or its related entities;
 - (i) **Immediate family member** - includes your spouse or partner, your (or your spouse's) children, parents or other relatives, provided these live permanently with you;
- (f) Consent to the publication of the winner's first name and images if taken by the Promoter across various media channels, including but not limited to the following:
 - (i) The Promoter's website;
 - (ii) The Promoter's social media;
 - (iii) Print and other media publications produced by the Promoter or under the authorisation of the Promoter;
 - (iv) Other social media, websites and print, including, but not limited to newsletters, e-newsletters, displays, reports, marketing collateral, presentations at the Promoter's discretion and authority;
 - (v) Other documents as the Promoter directs;

Additionally, Parental permission will be required via phone or email prior to publication of any individual winner's details if the winner is a minor aged under 18.

- (g) Agree to the terms and conditions of this Promotion.

4. Eligibility for Community Group Nomination Draw

To be eligible to enter the "What matters most?" nominated community group draw, entrants must satisfy the following criteria:

- (a) Be nominated by an individual meeting all eligibility requirements under clause 3.

- (b) Be a not-for-profit organisation, defined as 'an organisation which does not operate for the profit or gain of its individual members – which includes direct or indirect gains – both while the organisation is being carried on and on its winding up'.
- (c) Be a current ABN holder with not-for-profit status.
- (d) Nominated charity or group must operate in Queensland
- (e) The nominated charity or group consent to the publication of the organisations name and images by the Promoter across various media channels, including but not limited to the following:
 - (i) The Promoter's website;
 - (ii) The Promoter's social media;
 - (iii) Print and other media publications produced by the Promoter or under the authorisation of the Promoter;
 - (iv) Other social media, websites and print, including, but not limited to newsletters, e-newsletters, displays, reports, marketing collateral, presentations at the Promoter's discretion and authority;
 - (v) Other documents as the Promoter directs;
- (f) The nominated charity or group agree to the terms and conditions of this Promotion.

By submitting the group nomination in the survey, the survey participant acknowledges;

- That the Promoter has the right to disqualify a nominated group should Promoter become aware that the survey participant has provided inaccurate, misleading or incomplete information in connection with the nominated group.
- Funds will be deposited directly into the account of the selected winning group, not to the survey participant.

5. Entry conditions: Entrants may enter the Promotion by satisfying all eligibility criteria.

6. Prize details:

Individual Draw

Each entrant has the chance to win one of the following 20 individual prizes:

- \$100 cash deposit directly into their Queensland Country Bank account of choice.

Total Prize: \$2,000

Nominated Draw

Each entrant can nominate one (1) not-for-profit community group to be in with a chance to win the following prize for the group:

- \$2500 cash deposit into the community groups registered bank account.

The prize will be redeemed by the Promoter delivering the prize to the Prize Winner's nominated bank account.

Total Prize: \$2,500

7. Individual Draw details: Ten winners will be determined each month (July & August) by a random draw of all entrants that satisfied the eligibility criteria in Clause 3 during the nominated month.

The prize draw for July entries will occur at 3.00 PM on Friday 1 August, 2025 at the Promoter's office at the addresses provided in Clause 1.

The prize draw for August entries will occur at 3.00 PM on Monday 1 September, 2025 at the Promoter's office at the addresses provided in Clause 1.

Entrants can only win one individual prize.

8. Community Group Draw details:

The winner of the \$2500 "What matters most" community group donation will be decided after review of all entries that satisfied the eligibility criteria in Clause 4 during the competition period. Decision will be made by a selection committee made up of representatives of at least three of the Promoters business areas. The selection of a winner will occur at 3:00 PM on Friday, 5 September 2025.

9. Collection details: Prize winners will be contacted via the phone number or email address attached to the Member number submitted. The Prize Winners will be notified by phone or email no later than Friday, 12 September 2025.

10. Re-draw details: In the event that a winner requests their prize be reallocated, a redraw will be conducted by the Promoter at 10.00am on Friday, 5 September 2025 at the address specified in Clause 1. The new prize winner drawn under this Clause 7, will be determined by random draw and is subject to entrants satisfying the eligibility criteria in Clause 3.

11. Prize non-refundable: The prize is non-refundable, non-transferable and cannot be taken in any form other than that provided in Clause 6 of these terms and conditions.

12. Taxation & Financial Implications: In entering this Promotion entrants undertake to obtain their own advice in respect to any taxation or other financial implications which may arise in consequence of receiving the prize.

13. Release: To the extent permissible by law, you release the Promoter, the Promoter's related entities, and any related entities, its and their respective directors, officers, employees and agents from any causes of action, loss, liability, damage, personal injury, expense (including any claim for legal expenses), cost or charge sustained or in any way incurred by you (including any indirect or consequential loss) in connection with your participation in the Promotion and the prize package.

14. Force Majeure: The Promoter will not be responsible or liable for any loss, cost or damage arising out of any act, omission, failure or delay by the Promoter, which is due to an act of god, riots, acts of terrorism, storms, fire, any labour or industrial dispute, any strike, and other acts which are not reasonably within the control of the Promoter.

15. Lost or delayed communications: The Promoter will not be responsible for any delayed, lost or misdirected mail or any other communication.

1. Privacy Notice: In participating in this Promotion entrants agree to the lawful collection, use and disclosure of their personal information which includes personally identifiable information for this purpose and the purposes as outlined in our Privacy Policy in accordance with the *Privacy Act 1988 (Cth)*, including the Australian Privacy Principles. During the course of the Promotion, personal information will be collected by the Promoter for the purposes of undertaking market research, promoting its products and services and those of its related entities and business partners and also to award the prize. As part of this process personal information may be provided to third parties. All personal information provided to the Promoter will be handled strictly in accordance with the provisions of the Act and our Privacy and Credit Reporting Policy ('Privacy Policy') [Privacy Policy | Queensland Country Bank](#).

The Promoter may contact the prize winner to obtain permission to use their name and image for promotional activities related to the Promotion.

Additionally, the Promoter may invite entrants to participate in future promotions, this consent is provided by checking the box to accept these terms and conditions.

Entrants are able to request access to their personal information collected by the Promoter during the Promotion by contacting the Promoter:

- a. In person at any branch of the Promoter
- b. By phone call to 1800 075 078
- c. By email to info@queenslandcountry.bank
- d. In writing to: Privacy Officer, Queensland Country Bank Limited, PO Box 679, Aitkenvale QLD 4814.

16. Program Interruption: The Promoter, in its sole discretion, reserves the right to cancel, suspend, terminate or modify the Promotion if fraud, technical failures or any other factor beyond the Promoter's reasonable control adversely affect the Promoter's ability to conduct the Promotion as described in these terms and conditions.