

Town Christmas Lights Competition 2025 Terms & Conditions ("Conditions of Entry")

Schedule		
Promotion:	Town Christmas Lights Competition 2025	
Promoter:	Lockmore Financial Services Limited ABN 41 106 113 599, 62 Railway Place, Elmore, VIC 3558, Australia For any enquiries regarding this Promotion, please contact the Promoter via lross@lockmore.com.au or 0413 417 055	
Promotional Period:	Start time/date: 9:00 am AEDT on 01/11/25 End time/date: 5:00 pm AEDT on 12/12/25	
Eligible entrants:	Entry is only open to individuals who live in Elmore, Lockington or Rochester (in Victoria). Entrants under the age of 18 must have parent or legal guardian approval to enter.	
How to Enter:	To enter the Promotion, the entrant must complete the following steps during the Promotional Period: a) collect a physical entry form by visiting the Participating Community Bank (outlined below) within their area or download the applicable entry form by visiting bendigobank.com.au/elmore, bendigobank.com.au/lockington or bendigobank.com.au/rochester; b) complete the entry form for the Promotion with their personal details as requested and (optional) select the tick box to agree to receive marketing from the Promoter; c) take a photo of their Christmas lights (outside of their home) ("Photo"); and d) either: i. If Submitting through a Participating Community Bank: print the completed form and the Photo (in colour) and visit the Participating Community Bank within their area and submit their completed entry form along with the Photo to staff; OR ii. If Submitting via eDM: send an email to Lross@lockmore.com.au with the subject title 'Town Christmas Lights Competition 2025', their first and last name in the body of the email with the Photo and their entry form attached to their email. Photo submissions of Christmas lights inside a house will not be accepted and will be deemed invalid.	
Participating Community Banks:	Community Bank Elmore, 62 Northern Hwy, Elmore VIC 3558 Community Bank Lockington, 9/11 Lockington Rd, Lockington VIC 3563 Community Bank Rochester, 24 Gillies Street, Rochester VIC 3561	
Entries permitted:	Limit one (1) entry permitted per person.	
Winner Determination:	<u>Judging:</u> ● Entries will be divided into groups based on the Participating Community Bank of entry (as outlined above). ● The winners will be determined by representatives of the Promoter. Each entry will be judged based on the individual visual impact, creative merit and community spirit of the Photo provided on entry. ● The best three (3) valid entries from each Participating Community Bank, as determined by the judges, will each win the corresponding prizes specified below. ● The judges may select additional reserve entries which they determine to be the next best, and record them in order, in case of an invalid entry or ineligible entrant. ● The winners will be determined by skill. Chance plays no part in determining the winners. The judges' decision is final and binding and no correspondence will be entered into.	
Total Prize Pool:	AU\$1,500.00	

Prize Description	Number of this prize	Value (per prize)
Community Bank Elmore Prizes		

Prize 1: The prize is a \$250 Elmore IGA voucher.	1	AU\$250.00
Prize 2: The prize is a \$150 Elmore IGA voucher.	1	AU\$150.00
Prize 3: The prize is a \$100 Elmore IGA voucher.	1	AU\$100.00
Community Bank Lockington Prizes		
Prize 1: The prize is a \$250 'Locky Dollars' voucher.	1	AU\$250.00
Prize 2: The prize is a \$150 'Locky Dollars' voucher.	1	AU\$150.00
Prize 3: The prize is a \$100 'Locky Dollars' voucher.	1	AU\$100.00
Community Bank Rochester Prizes		
Prize 1: The prize is a \$250 RBN gift voucher.	1	AU\$250.00
Prize 2: The prize is a \$150 RBN gift voucher.	1	AU\$150.00
Prize 3: The prize is a \$100 RBN gift voucher.	1	AU\$100.00
Further Prize Details:	Any ancillary costs associated with redeeming a voucher are not included. Any unused balance of a voucher will not be awarded as cash. Redemption of a voucher is subject to any terms and conditions of the issuer including those specified with the voucher.	
Winner notification:	The winners will be contacted via email or phone within seven (7) business days of the judging. The winners will be published at www.facebook.com/communitybankelmorelockingtonrochester within seven (7) days of being determined.	
Unclaimed Prizes:	In the event of an unclaimed prize, the Promoter may at its discretion assign the prize to the entry judged the next best entry, conduct a further judging to award the prize, or withdraw the prize unawarded. The Promoter is under no obligation to award any unclaimed prize.	

1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and the Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and the Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
2. The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). Where applicable, entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. Valid and eligible entries will be accepted during the Promotional Period.
4. Employees (and their immediate family members) of the Participating Community Banks, agencies/companies directly associated with the conduct of this Promotion, the Promoter, businesses involved in determination of winner/s for the Promotion, businesses involved in the management of the Promotion, any organisation benefiting from the Promotion, the Promoter's distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "Immediate family member" means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
5. If a prize is won by a person under the age of 18, the prize may be awarded to the winner's parent or guardian and where applicable to the prize a nominated parent/guardian must accompany any person under 18 years of age.
6. All reasonable attempts will be made to contact each winner.

7. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize within a reasonable time, as specified by the Promoter, they will forfeit the prize and the Promoter is not obliged to offer a substitute prize.
8. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
9. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and specification.
10. No entry fee is charged by the Promoter to enter the Promotion. Where entry is allowed online, there is no additional cost to enter the Promotion other than any cost paid by the entrant to access the website or social media platform of entry via their Internet service provider.
11. Each prize will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
12. Entrants' personal information will be collected by the Promoter directly or through the Promoter's agents or contractors. Personal information will be stored on the Promoter's database. By entering, entrants consent to the Promoter using this information for future marketing purposes regarding its products, including contacting entrants electronically. The Promoter collects personal information about entrants to run this Promotion and may disclose entrants' personal information to its related entities and to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion. The Promoter may also disclose entrants' personal information to the State and Territory lottery departments as required under the relevant lottery legislation. By entering, entrants consent to receive email or SMS messages from the Promoter without any functional unsubscribe facility if they relate primarily to the conduct of this Promotion. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion. The Promoter's Privacy Policy (see <http://www.bendigobank.com.au/public/privacy-policy/full-privacy-policy>) includes information about: (a) how an entrant can seek access to the personal information the Promoter holds about them and seek correction of the information; and (b) how to complain about a privacy breach and how the Promoter will deal with such a complaint.
13. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and postcode of residence.
14. It is a condition of accepting the prize that a winner (or their parent or legal guardian if under the age of 18) may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize.
15. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry in the event of any inconsistency. To the extent permitted by law the Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.
16. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
17. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may, in its sole discretion, cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
18. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). If a winner cannot provide suitable proof as required by the Promoter to validate their entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be

deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.

19. All material submitted on entry (including photo(s)) must NOT: (a) be in breach of any laws, regulations and rights, e.g. any laws regarding intellectual property (copyright, trademarks, etc), defamation and privacy; (b) be defamatory, obscene, derogatory, pornographic, sexually inappropriate, contain nudity, aggressive, violent, abusive, harassing, threatening, objectionable or discriminate/vilify any section of the community with respect to race, ethnicity, nationality, religion, origin, sexual preference, mental illness, disability or gender or unsuitable for publication; or (c) contain viruses. Entrants warrant that they own or have the right to license the copyright in any entry submitted by them into this Promotion, for the purposes of this Promotion, that no rights have been granted to any third party in respect of any such entry which would prevent the entry being used as contemplated by this Promotion, and that the use by the Promoter of any such entry will not breach any laws or infringe the rights of any person (including without limitation with respect to privacy, intellectual property and defamation). Entrants must obtain prior consent from any person or from the owner(s) of any property that appears in their entry. By entering, all entrants license and grant the Promoter, its affiliates and sub-licensees an exclusive, royalty-free, perpetual, worldwide, irrevocable, and sub-licensable right to use, reproduce, modify, adapt, publish and display their entry (including any portion of their entry) for any purpose, including but not limited to future promotional, marketing or publicity purposes, in any media, without compensation, restriction on use, attribution or liability. Entrants agree that their entry is their original work and does not infringe the rights of third parties, or that they have obtained full prior consent from any person who has jointly created or has any rights in the aforementioned material. Entrants consent to any use of their entry that may otherwise infringe their moral rights. Entrants are responsible for all materials they submit on entry. The Promoter will not be liable for any entries, to the extent permitted by law. The Promoter reserves the right to remove, request removal or decline to publish any entry or portion of an entry for any reason whatsoever, including if in breach of these Terms and Conditions. The Promoter will have no liability to entrants if it exercises this right and entrants must comply with any request made by the Promoter pursuant to this paragraph. The entrant warrants and represents that any material sent or provided by the entrant to the Promoter will not infringe any copyright, trademarks or other intellectual property rights of any third party (including moral rights) and that the entrant has all rights to use the materials and has obtained all necessary consents to comply with any relevant privacy and/or confidentiality requirements. Entrants agree to indemnify the Promoter for any breach of the Terms and Conditions including this clause.
20. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. If there is a dispute concerning the conduct of the Promotion or claiming a prize, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved the Promoter's decision, acting reasonably, will be final.
21. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or willful misconduct) in connection with this Promotion or accepting or using any prize (or recommendation). For the sake of clarity, this clause shall not apply where the Promoter has contributed to or caused such loss, expense, damage, personal injury or death and shall not apply to any liability which cannot be excluded by law (in each case the Promoter's liability is limited to the minimum allowable by law).
22. The winner(s) will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.

23. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
24. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.