

Name a Koala Joey Competition Terms & Conditions ("Conditions of Entry")

Schedule	
Promotion:	Name a Koala Joey Competition
Promoter:	<p>Tugun & District Finances Limited ABN 57 102 056 306, 1 - 3/482 Golden Four Drive, Tugun QLD 4224, Tugun, QLD 4224, Australia. Ph: 07 5559 5700</p> <p>For any enquiries regarding this Promotion, please contact the Promoter via Tugunmailbox@bendigoadelaide.com.au or 07 5559 5700</p>
Promotional Period:	<p>Start time/date: 9:00 am AEST on 01/10/25</p> <p>End time/date: 5:00 pm AEDT on 31/10/25</p>
Eligible entrants:	Entry is only open to City of Gold Coast and Tweed Shire Council residents who are 18 years of age or over.
How to Enter:	<p>To enter the Promotion, the entrant must complete the steps in at least one (1) the following Entry Methods during the Promotional Period:</p> <p>Entry Method 1: Facebook</p> <ol style="list-style-type: none"> visit the Community Bank Tugun Facebook Page (located at https://www.facebook.com/communitybanktugun); locate the promotional post; 'react' to the photo with the corresponding emoji relating to the koala joey name they vote for; and 'follow' Community Bank Tugun on Facebook. <p>Entry Method 2: LinkedIn</p> <ol style="list-style-type: none"> visit the Tugun and District Finances Ltd LinkedIn Page (located at www.linkedin.com/tugunanddistrictfinancesltd); locate the promotional post; 'react' to the photo with the corresponding emoji relating to the koala joey name they vote for; and 'follow' District Finances Ltd on LinkedIn. <p>Entry Method 3: Instagram</p> <ol style="list-style-type: none"> visit @communitybank_tugun on Instagram (located at www.instagram.com/communitybank_tugun); locate the promotional post; comment on the promotional post with the koala joey name they vote for (from the list of options provided in the promotional post); 'like' the promotional post; and 'follow' @communitybank_tugun on Instagram. <p>The promotional post may be published as a sponsored ad on Facebook and any entries via the sponsored post will also be eligible for entry.</p>
Entries permitted:	Entrants may enter once for each entry method outlined above.
Winner Determination:	<p><u>Voting:</u></p> <ul style="list-style-type: none"> There will be four (4) koala joey names posted in each promotional post. The Promoter will collect all votes (across all Entry Methods – Facebook, LinkedIn and Instagram) for each koala joey name at the end of the Promotional Period. In the event of a tie, the Promoter will conduct a random draw to select one winning entry, and the koala joey name chosen in that entry will be declared the winning name. Entries who voted for the koala joey name with the most votes will be entered into the draw.

	<p><u>Draw:</u></p> <ul style="list-style-type: none">• The draw will take place at Tugun & District Finances Limited, 1 - 3/482 Golden Four Drive, Tugun QLD 4224, Australia at 10:00 am AEST on 07/11/25 using computerised random selection.• The first valid entry drawn will be the winner of the prize specified below.• The draw conductor may select additional reserve entries in case an invalid entry or entrant is drawn.• If a draw is scheduled on the weekend or a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize is determined by chance.
Total Prize Pool:	AU\$1,556.00

Prize Description	Number of this prize	Value (per prize)
<p>The prize is \$1,000 (paid by direct deposit to the winner’s Community Bank Tugun account) and 4 x adult passes to the "Grazy Arvo with Koalas" experience at Currumbin Wildlife Sanctuary which includes the following:</p> <ul style="list-style-type: none">• Grazing Platter (selection seasonal fruits, breads, cheeses and antipasto);• Beverage (choice of alcoholic beverage for 18+);• Pat & chat style encounter hosted by experienced Koala Keepers with some of the Koala ambassadors;• Exploring the unique adaptations, diet and breeding behaviours of these incredible animals;• Learning about the vital conservation work happening at Currumbin Wildlife Sanctuary;• 1 x Koala photo per person; and• General admission to Currumbin Wildlife Sanctuary. <p>The prize must be claimed within 30 days of the winner being notified.</p>	1	AU\$1,556.00

Further Prize Details:	<p><i>\$1,000 Direct Deposit Prize:</i></p> <ul style="list-style-type: none">• The prize will be deposited to the winner’s Community Bank Tugun account. If the winner has no existing Community Bank Tugun account, the winner must open an account at Community Bank Tugun, 1-3/482 Golden Four Drive, Tugun QLD 4224.• The Community Bank Tugun account must remain open until 30 June 2026. <p><i>Tickets Prize:</i></p> <ul style="list-style-type: none">• This prize includes access to the ‘Grazy Arvo with Koalas’ at Currumbin Wildlife Sanctuary taking place at 2:00 pm AEST from Thursdays – Sundays. If the winner is unwilling or unable to attend this event, they forfeit the prize and the Promoter is not obliged to offer a substitute prize.• The Currumbin Wildlife Sanctuary tickets are subject to the organiser’s terms and conditions, including any applicable age restrictions. The Promoter and event organisers hereby expressly reserve the right to eject any winner and/or their companions for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize.
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	<ul style="list-style-type: none"> • All costs associated with travel to and from the Currumbin Wildlife Sanctuary will be the responsibility of the winner and their companion. • During the entire duration of the prize, a nominated parent/guardian must accompany any person under 18 years of age. • For the sake of clarity, entrants (or entrant's parents or legal guardians) are responsible for checking allergen information on the grazing platter. Entrants with allergies are advised to review the allergen list before participating in the grazing platter (as set out above). The Promoters recommend that entrants do not share food with others.
Winner notification:	The winner will be contacted via Instagram/Facebook/LinkedIn (depending on their method of entry) and published at www.facebook.com/communitybanktugun , www.linkedin.com/tugunanddistrictfinancesltd and www.instagram.com/communitybank_tugun by 14/11/25.
Unclaimed Prizes:	<p>Prize must be claimed by 10:00 am AEST on 08/12/25. In the event of any unclaimed prize, an unclaimed prize draw will take place at the same time and place as the original draw on 09/12/25. The winner of the unclaimed prize draw will be contacted via Instagram/Facebook/LinkedIn (depending on their method of entry) and published at www.facebook.com/communitybanktugun, www.linkedin.com/tugunanddistrictfinancesltd and www.instagram.com/communitybank_tugun by 16/12/25. The draw conductor may select additional reserve entries in case an invalid entry or entrant is drawn.</p> <p>If there are no prize winner(s) or winner(s) for this Promotion cannot be found, this information will be published at www.facebook.com/communitybanktugun, www.linkedin.com/tugunanddistrictfinancesltd and www.instagram.com/communitybank_tugun.</p>

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 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. All reasonable attempts will be made to contact the winner.
6. If the 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.
7. Entry and continued participation in the Promotion is dependent on the entrant following and acting in accordance with Facebook Statement of Rights and Responsibilities (<http://www.facebook.com/terms.php>), the Instagram Terms of Use, (<http://instagram.com/legal/terms/>) and LinkedIn User Agreement (<https://www.linkedin.com/legal/user-agreement>). Any questions or comments regarding the Promotion must be directed to the Promoter, not to Facebook, Instagram and LinkedIn. The entrant releases Facebook, Instagram and LinkedIn and their associated companies from all liabilities arising in respect of the Promotion. Entrants acknowledge that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, Instagram and LinkedIn.

8. The value of the prizes is accurate and based upon the recommended retail value of the prizes where applicable (inclusive of GST) at the date of publication. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.
9. Tickets or rights for alcohol prizes will not be distributed by or to any person under 18, nor can a person under 18 dispense or collect an alcohol prize. Entrants will be refused service of alcohol or provision of an alcoholic beverage prize if it would breach any relevant laws or codes including those relating to the responsible service of alcohol. The Promoter supports the responsible service of alcohol.
10. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
11. 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.
12. 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.
13. 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.
14. 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. 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.
15. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and postcode of residence.
16. The Promoter reserves the right to refuse to allow a winner to take part in any or all aspects of a prize, if the Promoter determines in its absolute discretion, that a winner is not in the physical or mental condition necessary to be able to safely participate in or accept the prize.
17. It is a condition of accepting the prize that a winner and their travel companion(s) (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.
18. 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.
19. 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).
20. 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.

21. 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.
22. 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.
23. 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).
24. Unless otherwise specified, a prize is a single event for the winner (and where relevant their companion(s)) and cannot be separated into individual events or components.
25. 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.
26. 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.
27. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.