

## Bendigo Bank Mastercard Australian Open 2026 Promotion Terms & Conditions ("Conditions of Entry")

Schedule		
Promotion:	Bendigo Bank Mastercard Australian Open 2026 Promotion	
Promoter:	Bendigo and Adelaide Bank Ltd ABN 11 068 049 178, The Bendigo Centre - 22 Bath Lane, Bendigo, VIC 3550, Australia. Ph: 1300 236 344  For any enquiries regarding this Promotion, please contact the Promoter via <a href="mailto:AusOpen.Promotion@bendigoadelaide.com.au">AusOpen.Promotion@bendigoadelaide.com.au</a> or 1300 236 344	
Promotional Period:	Start time/date: 12:01 am AEST on 01/10/25 End time/date: 11:59 pm AEDT on 31/10/25	
Eligible entrants:	Entry is only open to Australian residents who are 18 years of age or over and are Bendigo Bank Mastercard® debit or credit card holders.	
How to Enter:	To enter the Promotion, the entrant must complete the following steps during the Promotional Period: a) Click the link on the promotional email to activate the offer; and b) spend at least \$60 on grocery items in one (1) transaction from any grocery store (does not include service stations) and pay using their Bendigo Bank Mastercard debit or credit card (“Qualifying Purchase”).  Entries will be automatically recorded upon purchase.	
Entries permitted:	Multiple entries permitted subject to the following:  a) maximum of one (1) entry permitted per Qualifying Purchase; and b) each entry must be completed separately and in accordance with the entry instructions above.  The entrant is eligible to win a maximum of one (1) prize. This prize limit does not apply to SA residents.	
Winner Determination:	Draw Prizes: <ul style="list-style-type: none"><li>• The draw will take place at Plexus, Level 4, 411 Collins Street, Melbourne VIC 3000 at 12:00 pm AEDT on 17/11/25 using computerised random selection.</li><li>• The first fifty-two (52) valid entries drawn will be the winners of the Draw prizes specified below.</li><li>• In the case of multiple prizes, prizes will be drawn in descending order of value.</li><li>• The draw conductor may select additional reserve entries in case an invalid entry or entrant is drawn.</li><li>• 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.</li></ul>	
Total Prize Pool:	Up to AU\$21,000.00	
Prize Description	Number of this prize	Value (per prize)
<b>Major Prize:</b> The prize is a trip to the Australian Open at Melbourne Park for the winner and one (1) friend which includes the following: <ul style="list-style-type: none"><li>• return economy class flights from the winner’s nearest capital city to Melbourne, VIC (only provided if winner does not reside in</li></ul>	2	Up to AU\$8,000.00 depending on exact point and departure point.

<p>VIC)(departing on 24/01/26 and returning on 25/01/26);</p> <ul style="list-style-type: none"> <li>• return private transfers from airport to accommodation;</li> <li>• one (1) night twin share 5- star or equivalent accommodation; and</li> <li>• Rod Laver Arena Category 1 tickets to Round 4 Evening Session to the Australian Open on 24/01/26.</li> </ul>		
<p><b>Minor Prize:</b> The prize is a \$100 Mastercard® Physical Gift Card.</p>	<p>50</p>	<p>AU\$100.00</p>
<p><b>Further Prize Details:</b></p>	<p><b><i>Travel Prize Conditions:</i></b></p> <ul style="list-style-type: none"> <li>• Travel must be taken on 24/01/26 to coincide with The Australian Open 2026. If the winner is unavailable or unwilling to travel on the dates required by the Promoter, they will forfeit their right to the prize and will not be awarded cash or any other alternative in lieu.</li> <li>• Travel itinerary will be determined by the Promoter in its absolute discretion.</li> <li>• Prize is subject to the standard terms and conditions of individual prize and service providers.</li> <li>• The winner and their companion must depart from and return to the same departure point and travel together.</li> <li>• Subject to the terms and conditions of the participating prize provider(s), if for any reason the winner does not, once the prize has been booked, take the prize (or an element of the prize) at the time stipulated, then the prize (or that element of the prize) will be forfeited and will not be redeemable for cash.</li> <li>• The prize is subject to booking and flight availability.</li> <li>• Frequent flyer points will not be awarded and do not form part of the prize.</li> <li>• Spending money, meals, taxes (excluding airline and airport taxes), insurance, transport to and from departure point, transfers, items of a personal nature, in-room charges and all other ancillary costs, unless otherwise specified in the prize description, are not included.</li> <li>• The winner may be required to present their credit card at check in.</li> <li>• During the entire duration of the prize, a nominated parent/guardian must accompany any person under 18 years of age.</li> <li>• All Australian Open tickets are issued subject to the Australian Open Ticket Conditions of Sale and Entry 2026 (which can be found online at <a href="https://ausopen.com/conditions-of-sale-entry">https://ausopen.com/conditions-of-sale-entry</a>).</li> </ul> <p><b>Mastercard® Physical Gift Card Conditions:</b></p> <p>Mastercard Prepaid Management Services Australia Pty Ltd (ABN 47 145 452 044, AFSL 386837) arranges for the issue of the Mastercard Gift Card in conjunction with the issuer, EML Payment Solutions Limited ('EML') ABN 30 131 436 532 , AFSL 404131 ("Issuer") pursuant to a license by Mastercard Asia/Pacific Pte Ltd. You should consider the Product Terms and Conditions available at <a href="https://mastercardgift.com.au">mastercardgift.com.au</a> before deciding to acquire the product. Any advice does not take into account your personal needs, financial circumstances or objectives and you should consider if it is appropriate for you.</p>	

	<p>Authorisations may be declined at some merchants (such as gambling merchants or merchants who choose not to accept Mastercard Prepaid cards). We are not liable in any way when authorisation is declined for any particular transaction except where the authorisation has been declined because of an act or omission on our part. The card can be used for purchasing goods and services where Mastercard Prepaid cards are accepted for electronic transactions (excluding transactions at ATMs or over the counter at financial institutions).</p> <p>When using the card with some merchants (such as hotels, taxis, rental cars, restaurants and cruise ships) or for mail order purchases, card "tolerance limits" may apply. This means that the authorisation or approval obtained on the card can be for an amount up to 20% or more than the total bill (or anticipated bill) to cover additional items such as tips and incidentals or to ensure that adequate funds are available to cover the final purchase. The entire amount of the authorisation or approval will be debited and will not form part of the available balance until the authorisation or approval clears, although only the amount actually spent or authorised will be finally deducted from the available balance after the authorisation or approval clears.</p> <p>Mastercard and Priceless are registered trademarks, and the circles design is a trademark of Mastercard International Incorporated.</p>
<b>Winner notification:</b>	The winners will be contacted in writing within seven (7) days of the draw and the Major Prize winners will be published at <a href="https://www.bendigobank.com.au/AusOpen2026">https://www.bendigobank.com.au/AusOpen2026</a> by 24/11/25.
<b>Unclaimed Prizes:</b>	Prize(s) must be claimed by 12:00pm AEDT on 17/12/25. In the event of any unclaimed prize(s), an unclaimed prize draw will take place at the same place and time as the original draw on 18/12/25. The winner(s) of the unclaimed prize draw will be contacted in writing within seven (7) days and Major Prize winners published at <a href="https://www.bendigobank.com.au/AusOpen2026">https://www.bendigobank.com.au/AusOpen2026</a> by 25/12/25. The draw conductor may select additional reserve entries in case an invalid entry or entrant is drawn.

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 Venues, 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 each winner.
6. 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.
7. Where entry is allowed by purchase or subscription, the cost of the product or service is no greater than the cost would be without the opportunity to participate in the Promotion.
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. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
10. 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, subject to any written directions of a regulatory authority.
11. 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.
12. 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.
13. 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. This may include disclosures to organisations outside Australia including in places such as the Philippines. 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 <https://www.bendigobank.com.au/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.
14. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and postcode of residence.
15. 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.
16. It is a condition of accepting the prize that a winner and their travel companion may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize.
17. 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.
18. 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).
19. 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.
20. 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.

21. 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.
22. 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).
23. Unless otherwise specified, a prize is a single event for the winner (and where relevant their companion) and cannot be separated into individual events or components.
24. 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.
25. 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.
26. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
27. Authorised under: ACT Permit No. TP 25/01968, NSW Authority No. TP/02798 and SA Permit No. T25/1475