



IMB Ltd
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Terms and Conditions for the IMB Visa Cash Prize Campaign ("Promotion")

These Special Terms and Conditions of entry apply to all persons eligible to enter the **IMB Visa Cash Prize Campaign**. Please note the General Conditions of Entry into Competitions and Promotions held by IMB Ltd also apply to persons entering this promotion or competition. Please enquire at IMB or visit <https://www.imb.com.au/important-information/competition-winners> for a copy of these General Conditions of Entry.

TERMS AND CONDITIONS

1. Information on how to enter the Promotion and the prizes form part of these Terms and Conditions. Participation in this Promotion is deemed acceptance of these Terms and Conditions.
2. Entry is open to Australian residents aged 18 years or over, who hold a physical or digital IMB issued Visa Debit card (excluding cash cards).
3. Employees (and their immediate families) of the Promoter and agencies associated with this Promotion are ineligible to enter. Immediate family 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.
4. The Promotion commences on Monday, 1 June 2026 at 9:00am and closes on Saturday, 31 October 2026 at 23:59pm ("**Promotional Period**"). All references to time recorded throughout these Terms and Conditions are a reference to the local time in Sydney, New South Wales, AEST/AEDT (as applicable).

5. Individuals who hold a physical or digital IMB issued Visa Debit Card are eligible to enter into a Monthly Draw (defined below) where at least ten (10) Eligible Transactions (defined below) have been completed within the same month during the Promotional Period.
6. An Eligible Transaction is a transaction that is:
 - a) performed using an IMB issued Visa Debit Card (physical or digital), including:
 - i) a contactless payment;
 - ii) where the cardholder chooses the "Credit" or "Visa Debit" option when the card is inserted in the POS terminal; and
 - iii) online purchases, including transactions made using Click to Pay (defined below); and
 - b) in the amount of AUD\$5 or more in a single transaction in the Promotional Period; and
 - c) settled on the Visa network within ten (10) days of the last day of the relevant month.

Note: excludes transactions performed at domestic and international ATMs, and transactions at merchants classified in the following Merchant Category Codes:

- 5967 Adult Content & Services;
- 7273 Dating Services;
- 7995 Gambling and Betting, including Lottery Tickets, Casinos, etc.;
- 4829 Money Transfers (including cryptocurrency);
- 6051 Non-Financial Institutions (including cryptocurrency);
- 6011 Financial Institutions/Auto Cash (ATM);
- 5723 Firearms, antique firearms and ammunition;
- 5813 Drinking Establishments (Alcoholic Beverages); and
- 5921 Package Stores – Beer, Wine, and Liquor.

For the purposes of this promotion, "**Click to Pay**" means the secure online checkout functionality provided by Visa that enables cardholders to pay using their stored Visa card details without manually entering card information.

7. Only one (1) prize is permitted per person (excluding SA residents).
8. Entrants will receive one (1) entry into the relevant Monthly Draw for every ten (10) Eligible Transactions completed during the respective month of the Promotional Period. For clarity, if an Entrant completes forty (40) Eligible Transactions during one (1) month within the Promotional Period, they will receive four (4) entries into that Monthly Draw. Transaction counts and entries are reset at the end of each month.
9. In addition, entrants will receive one (1) bonus entry into the relevant Monthly Draw if at least one (1) of their Eligible Transactions is completed using Click to Pay during that month. Each entrant can receive up to a maximum of one (1) bonus entry per month. This bonus entry is awarded in addition to the standard entry allocation described above. Transaction counts and entries are reset at the end of each month.
10. Incomplete transactions and transactions that are reversed or cancelled will be ineligible for entry in the relevant Monthly Draw.
11. The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who 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. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

12. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
13. The Promoter's decision is final and no correspondence will be entered into.
14. The total prize pool value is AUD\$100,000. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as physical cash, unless otherwise specified.
15. There will be one (1) draw conducted for all entries received each month of the Promotional Period, for a total of five (5) draws (each a **"Monthly Draw"**). Subject to the starting and closing time of the Promotional Period, entries into each Monthly Draw will open and close on the dates/times indicated in the table below. Each Monthly Draw will take place at Anisimoff Legal, Level 3/162 Collins Street, Melbourne VIC 3000 at 11:00am on the dates indicated in the table below, 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. Monthly Draw winners will be notified by telephone and email within two (2) business days of the relevant Monthly Draw, and their details (first initial, surname and postcode) will be published online at <https://www.imb.com.au/important-information/competition-winners> on the dates indicated in the table below. All non-winning entries in each Monthly Draw will be entered into any subsequent Monthly Draws.

Monthly Draws	Date Entries Open	Date Entries Close	Monthly Draw Date	Publication
Monthly Draw 1	1 June 2026	23:59pm on 30 June 2026	11:00am on 21 July 2026	23 July 2026
Monthly Draw 2	1 July 2026	23:59pm on 31 July 2026	11:00am on 18 August 2026	20 August 2026
Monthly Draw 3	1 August 2026	23:59pm on 31 August 2026	11:00am on 22 September 2026	24 September 2026
Monthly Draw 4	1 September 2026	23:59pm on 30 September 2026	11:00am on 20 October 2026	22 October 2026
Monthly Draw 5	1 October 2026	23:59pm on 31 October 2026	11:00am on 18 November 2026	20 November 2026

16. The first valid entry drawn from each Monthly Draw will win AUD\$10,000 cash (awarded in the form of an electronic funds transfer into the winner's IMB Everyday account in the winner's name).
17. The next ten (10) valid entries drawn from each Monthly Draw will win AUD\$1,000 cash (awarded in the form of an electronic funds transfer into the winner's nominated IMB Everyday account in the winner's name).
18. Winners are responsible for providing full and accurate bank details. The Promoter will not be responsible for incorrect details being provided, a banking institution rejecting an EFT payment, or any costs associated with locating any lost monies.
19. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize by the time stipulated by the Promoter, then the prize will be forfeited.

20. If, for any reason, any prize(s) remain unclaimed by 23:59pm on 30 November 2026, the prize(s) will be forfeited and a re-draw will take place on 1 December 2026 at the same time and place as the original draw, subject to any directions from a regulatory authority. Winner/s (if any) will be notified by telephone and email within two (2) business days of the re-draw, and their details (first initial, surname and postcode) will be published online at <https://www.imb.com.au/important-information/competition-winners> on 3 December 2026. Unclaimed prize winners must claim their prize by 23:59pm on 30 December 2026.
21. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this Promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
22. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion, as appropriate.
23. In the event of war, terrorism, state of emergency, government lockdown, pandemic, or any other kind of disaster or unforeseeable event beyond the Promoter's reasonable control, 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.
24. 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*, as well as any other implied warranties under the *Australian Securities and Investments Commission Act 2001* 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.
25. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and 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: (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 tax liability incurred by a winner or entrant; or (e) taking of a prize.
26. The use of any automated software or any other mechanical or electronic means that allows an entrant to automatically enter repeatedly is prohibited and will render all entries completed by that entrant invalid.

27. 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.imb.com.au/privacypolicy>. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant unless the entrant opts out of marketing communications. The Privacy Policy contains information about how entrants may opt out, access, update or correct their PI, how 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. The Promoter will not disclose PI to any entity outside of Australia.
28. As a condition of accepting the prize, all winners must sign any legal documentation as required by the Promoter and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.
29. The promoter is IMB Ltd trading as IMB Bank (ABN 92 087 651 974) of 47 Burelli St, Wollongong NSW 2500, Australia ("**Promoter**"). AFSL/Australian Credit License 237 391.
30. Permit numbers are as follows: NSW Authority No. TP/ 05111, ACT Permit No. TP26/ 01156 and SA Permit No. T26/ 894