SURVEY TERMS & CONDITIONS

1. This promotion ("Promotion") is conducted by Geelong Bank Limited ABN 85 051 868 556 (“Promoter" or “Geelong Bank”). The survey is being conducted on behalf of Geelong Bank by the independent market research agency Nature Sydney Pty Ltd (“Nature”).

2. Entry to the Promotion constitutes acceptance of these terms and conditions. All entry instructions and prize information published by the Promoter form part of these terms and conditions.

3. The Promotion is only open to eligible entrants (“Entrants”). Entrants are individuals who:
(i) are Australian residents;
(ii) enter by completing the online research survey with valid responses in accordance with paragraph 6 below;
(iii) are not employees of the Promoter or any of its related corporations or any of their agencies associated with the Promotion.

4. The Promotion commences at 12:00pm AEDT on 18 November 2026 and closes at 11:59pm AEDT on 26 November 2026 ("Entry Period").

5. Except otherwise indicated, all amounts stated in these conditions are stated in Australian dollars.

6. Entry to the Promotion is via Geelong Bank online research survey. To enter and be eligible to win, survey participants must, during the Entry Period, complete the survey fully, with valid responses, and with a valid email address provided.

7. A maximum of one entry per Entrant is permitted.

8. The prize for the Promotion is one $1,000 Luxury Escapes gift voucher (“Prize”). The total prize pool is $1,000. Only one Prize can be won by an Entrant.

9. There is no cost to enter the Promotion; however, internet connection and usage rates may apply. Entrants should obtain details of such costs from their service providers. The Promoter is not and will not be liable for any such costs.

10. Entries must be received during the Entry Period. The Promoter takes no responsibility for late, lost, incomplete, incorrectly submitted, illegible or misdirected entries or for any delays or failures in any telecommunications service or equipment.

11. The Promoter may, acting reasonably, declare an entry made by an Entrant invalid if the Entrant tampers with the entry process, benefits from such tampering or submits an entry that is illegible, incomplete or not in accordance with these terms and conditions.

THE DRAW AND THE WINNER

12. Each Entrant will be entered into a random draw (“Draw”). The winner of the Draw (“Winner”) will be selected at random from all eligible entries received during the Entry Period. Each eligible entry will have an equal chance of being drawn. The content or merits of an Entrant’s survey responses will not affect the Entrant’s chance of winning.

HIGHLY PROTECTED

13. The Draw will take place at 4.00 pm AEDT on 15 December 2026 at Suite 10.02, 50 Berry Street, North Sydney, NSW, 2060.

14. The Winner will be notified in writing by email within two business days after the draw. The Promoter reserves the right to ask for proof of identity and/or the address before the Winner may claim the Prize.

15. The Prize notification will state that the Prize has been won and will include instructions as to how the Winner may claim the Prize and establish their entitlement to it.

16. The Winner's name and locality may be published on Geelong Bank's website at [Promotion Terms and Conditions] on [15 January 2027].

17. The Prize will be emailed to the Winner within 28 days of the Draw, provided the Winner has complied with the Prize claiming instructions and supplied any information reasonably requested by the Promoter to verify their eligibility and entitlement to the Prize. The Winner will not be charged a fee for delivery of the Prize.

18. If:

    (i) the Winner cannot be identified or contacted after the Promoter has made reasonable efforts to do so;
    (ii) the Winner does not claim the Prize or provide any information reasonably requested by the Promoter to verify their eligibility and entitlement to the Prize by 11 January 2027;
    (iii) the Winner is found to be ineligible; or
    (iv) the Winner otherwise forfeits the Prize in accordance with these terms and conditions.
    the Promoter will conduct a further random draw from the remaining eligible entries at [4:00pm] AEDT on 12 January 2027 at [Suite 10.02, 50 Berry Street, North Sydney, NSW, 2060] ("Redraw"). Each remaining eligible entry will have an equal chance of being drawn.

19. Any replacement Winner will be notified in writing by email within two business days after the Redraw. The Prize will be emailed to the replacement Winner within 28 days after the Redraw, provided the replacement Winner has supplied any information reasonably requested by the Promoter to verify their eligibility and entitlement to the Prize.

20. The Prize is not transferrable or redeemable for cash.

21. If the Prize becomes unavailable for reasons beyond Geelong Bank's reasonable control, Geelong Bank may substitute the Prize with another prize of equal or greater value, subject to applicable law.

22. The gift voucher will expire 12 months from the date of issue, and it is up to the Winner to use the value of the gift voucher before the expiry date. Any unused balance will not be refunded or credited when the card expires.

23. Use of the Prize is subject to any terms and conditions imposed by Luxury Escapes. Geelong Bank is not responsible for any failure by the Winner to use the Prize before its expiry date or otherwise in accordance with those terms and conditions.

24. To the maximum extent permitted by law, the Promoter will not be held liable for any loss or damage whatsoever which is suffered (including but not limited to direct or consequential loss), or for any personal injury suffered or sustained, in connection with the Prize or the Promotion, except for any liability which cannot be excluded by law.

25. The Promoter's decision in relation to any aspect of the Promotion is final and binding and no correspondence will be entered into.

26. If the Promotion is not capable of proceeding as planned because of fraud, tampering, a material technical or system failure, a legal or regulatory requirement, or another event beyond Geelong Bank's reasonable control, Geelong Bank may suspend, modify or cancel the Promotion where reasonably necessary, subject to applicable law. Geelong Bank will publish notice of any material change using the same channels through which the Promotion was promoted.

Luxury Escapes Gift Voucher

27. For all your Luxury Escapes Gift Voucher enquiries, contact -
Telephone: 1300 88 99 00

PRIVACY, DISCLOSURE AND CONSENT TO USE INFORMATION

28. Geelong Bank and Nature will collect, use and disclose Entrants' personal information for the purposes of:
(i) conducting and administering the survey and Promotion;
(ii) determining and verifying eligibility;
(iii) conducting the Draw and any Redraw;
(iv) contacting and verifying the Winner;
(v) awarding and delivering the Prize;
(vi) publishing the Winner's name and locality as described in these terms and conditions; and
(vii) complying with applicable legal and regulatory requirements.

29. Geelong Bank and Nature will each handle personal information in accordance with their respective Privacy Policies.

30. Promoter's Privacy Policy can be found at: https://geelongbank.com.au/media/2330/combined-privacy-policy-for-website_may26.pdf

31. Nature's Privacy Policy can be found at: https://nature.com.au/privacy-policy/

32. By entering the Promotion, each Entrant consents to their personal information being entered onto a database. The Promoter may use this information in any media for future promotional, marketing and publicity purposes without any further reference, or payment, or other compensation to the Entrant. The Promoter may also publish the Winner's full name and locality on the Promoter's website.