

Terms and Conditions for Virgin Australia Discounts Offer:

^A minimum redemption of 2,500 CommBank Awards points applies. **\$25 Discount:** Book and redeem Awards points towards a return domestic or Trans Tasman airfare, flying Virgin Australia, and receive \$25 off the total booking value. **\$100 Discount:** Book and redeem Awards points towards a return airfare to the USA, flying Virgin Australia, and receive \$100 off the total booking value. Offers apply to new bookings made and paid in full between 1 Jun - 10 Jul 17. Discounts will be applied at the time of booking and deducted from the total amount payable. Offer cannot be used to obtain any discounts after the expiry date. Offer redemption must occur on the same dates that flights are booked and Awards points are redeemed. Cannot be used in conjunction with any other offer. Limited to one discount per booking. Limited to one discount per customer. Redeemable at Flight Centre Travel Group retail stores within Australia. Offer is non-refundable, non-exchangeable, non-transferable, non-replaceable and non-redeemable for cash, credit or foreign exchange. The redemption of Awards points for travel at Flight Centre Travel Group Limited is subject to the terms and conditions of the Commonwealth (CommBank) Awards program available at commbank.

Terms and Conditions for Los Angeles Prize Competition:

Abridged Terms:

^Open to AU res 18+ who hold a valid CommBank Awards Card. Starts: 12am AEST 1/6/17. Ends: 11:59pm AEST 10/7/17. Limit 1 entry per person. Draw: 3pm AEST on 24/7/17 at S5, Erina Plaza, 210 Central Coast Hwy, Erina NSW 2250. **Prize:** return economy airfares for 2 to Los Angeles with Virgin Australia valued at up to AUD\$5,000. Winner published in The Australian 4/8/17. **Promoter:** Commonwealth Bank of Australia (ABN 48 123 123 124) 11 Harbour St, Sydney NSW 2000. Permits: NSW LTPS/17/13886 ACT TP17/00875. The redemption of Awards points for travel at Flight Centre Travel Group Limited is subject to the terms and conditions of the Commonwealth (CommBank) Awards program available at commbank.

Full Terms:

1. Information on how to enter and prize details set out in all communications regarding the Commonwealth Bank of Australia "CommBank Awards and Virgin Australia" Promotion (the "**Promotion**") form part of these Conditions of Entry. Any entry that does not comply with these Conditions of Entry will be deemed invalid. Entry into this Promotion and acceptance or receipt of the prize by the winner is deemed as acceptance of these Conditions of Entry.
2. The Promoter is the Commonwealth Bank of Australia (ABN 48 123 123 124) of 11 Harbour Street, Sydney, NSW, 2000, telephone 13 16 61 (the "**Promoter**").
3. This Promotion commences at 12:00am AEST on 1 June 2017 and closes at 11:59pm AEST on 10 July 2017 (the "**Promotion Period**").
4. Entry into the Promotion is open to individuals who satisfy the following eligibility requirements ("**Eligibility Requirements**"):
 - the person must be aged 18 years or over and a resident of Australia;
 - the person is not a director or employee of the Promoter or the Promoter's related entities directly involved in the Promotion (as determined by the Promoter) or one of their immediate family members (spouse, parent, sibling or child);

- the person is not a director or employee of Flight Centre or its related entities directly involved in the Promotion (as determined by the Promoter) or one of their immediate family members (spouse, parent, sibling or child); and
- the person must hold a valid CommBank Awards Card (being Awards, Gold Awards, Platinum Awards, Diamond Awards, Business Awards, Business Gold or Business Platinum) which enables them to participate in the Commonwealth Bank Awards Program (the "**CommBank Awards Card**") at the time of entry and at the time of the draw.

Individuals who satisfy the Eligibility Requirements will be referred to hereinafter as "**Eligible Entrants**".

- Any Eligible Entrant whose CommBank Awards Card account is more than thirty (30) days in arrears (that is, the minimum payment due on the CommBank Awards Card account is more than thirty (30) days overdue) or has closed or transferred their CommBank Awards Card account as at the date of the draw will not be eligible to win the prize.
- To receive an automatic entry into the draw, Eligible Entrants must, during the Promotion Period, redeem a minimum of 2,500 CommBank Awards points (on their CommBank Awards Card) towards an Eligible Virgin Australia Flight (as outlined below) when making a booking with Flight Centre.
- An Eligible Virgin Australia Flight is a Virgin Australia airfare which has been booked using one (1) of the following CommBank Awards discounts using a minimum of 2,500 CommBank Awards Points:
 - \$25 discount off total amount payable on return domestic or Trans Tasman airfares; or
 - \$100 discount off total amount payable on return USA airfares. .
- Limit of one (1) entry permitted per person.
- There will be one (1) draw conducted for this promotion. The draw will be conducted by a computerised drawing system at 3:00pm AEST on 24 July 2017 by a representative of Anisimoff Legal, Suite 5, Erina Plaza, 210 Central Coast Hwy, Erina NSW 2250 on behalf of the Promoter. Anisimoff Legal may draw additional entries and record them in order in case an invalid entry or ineligible entrant is drawn.
- The winner will be notified by telephone and mail or email within two (2) business days of the draw date and their name will be published in The Australian on 4 August 2017. The winner will be notified using the contact details linked to their NetBank account. It is the winner's responsibility to ensure their contact details are up to date.
- The first valid entry drawn will win two (2) x return economy airfares with Virgin Australia from the winner's nearest Australian capital city to Los Angeles, USA, valued at up to AUD\$5,000, depending on date and point of departure.
- Prize is valid for twelve (12) months from the date of winner notification. In the event the prize is not used within twelve (12) months, the prize will be forfeited without compensation. Travel is subject to availability at time of booking. The winner is required to give a minimum of thirty (30) days notice of intended departure date. Prize cannot be taken during the period of 1 December 2017 to 31 January 2018. Once booked, changes are not permitted. The winner and his/her companion must have a valid passport at time of booking. The winner and his/her companion are responsible for ensuring that they have valid passports, and any requisite visas, vaccinations and travel documentation. Travel insurance is not included as part of the prize and remains the responsibility of the winner.

Winner and his/her companion must depart from and return to the same departure point and travel together. The prize, or any unused portion of the prize, is non-redeemable for cash and is not transferable or exchangeable. By accepting the prize, the winner agrees that any other incidental costs, including those associated with accepting or using the prize, are not included. Winner and his/her companion will be bound by Virgin Australia's Conditions of Carriage. Frequent flyer points will not form part of the prize. Travel arrangements will be made by a Travelwise consultant via Rachael Green, Partnerships and Gift Cards Manager, Flight Centre Travel Group Pty Ltd.

13. The total prize pool value is AUD\$5,000 (inclusive of GST). The winner accepts the prize 'as is' and acknowledge that the Promoter accepts no responsibility for any tax implications that may arise from the prize. The winner should seek their own independent financial advice.
14. The Promoter reserves the right, at any time, to verify the validity of entries and Eligible Entrants (including an Eligible 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.
15. If there is a dispute as to the identity of an Eligible Entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the Eligible Entrant.
16. The Promoter's decision is final and no correspondence will be entered into.
17. The Promoter accepts no responsibility for late, lost or misdirected entries.
18. The Promoter will use its best endeavours to provide the prize listed. If the prize is unavailable for any reason beyond the reasonable control of the Promoter, the Promoter reserves the right to award a substitute prize of an equivalent value and/or specification, subject to any written directions given under applicable trade promotion laws and regulations.
19. In the event of war, terrorism, state of emergency or disaster, the Promoter reserves the right to cancel, terminate, modify or suspend the promotion or suspend or modify a prize, subject to any written directions from a relevant regulatory authority.
20. Subject to the unclaimed prize draw clause, in the event that for any reason whatsoever a winner does not take a prize by the time stipulated by the Promoter, then the prize will be forfeited by the winner, and cash will not be awarded in lieu of the prize.
21. The Promoter reserves the right to request that the winner demonstrates their eligibility for the prize as a condition of receipt of a prize. Identification considered suitable for verification is at the discretion of the Promoter.
22. In the event that for any reason the prize is not accepted or claimed by 12:00pm AEST on 24 October 2017, the Promoter may conduct a further draw at the same place as the original draw at 3:00pm AEST on 24 October 2017 to award the prize, subject to any written directions given under applicable trade promotion laws and regulations. The winner, if any, will be notified by mail or email within two (2) business days of the re-draw and their name will be published in The Australian on 3 November 2017. Upon notification the Promoter will organise delivery of the prize and confirm details with the winner.

23. If for any reason this Promotion is not capable of running as planned for any reason including but not limited to infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter which corrupt or affect the administration security, fairness, integrity or proper conduct of this Promotion, the Promoter may take any action that may be available, including, subject to any written directions given by the relevant State and Territory regulators, cancelling, terminating, modifying or suspending the Promotion or disqualifying any Eligible Entrant. The Promoter reserves the right in its sole discretion to disqualify any individual who tampers with the entry process.
24. The Promoter is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, technical problems or traffic congestion on the internet or any website, or any combination thereof (including, but not limited to) any injury or damage to participants or any other person's computer related to or related to or resulting from participation in or downloading any materials in this Promotion.
25. To the extent permitted by law, the Promoter and its related entities and its and their respective directors, officers, employees and agents, will not be liable for any personal injury, loss or damage, whatsoever which is suffered or sustained (including, but not limited to) indirect or consequential, financial or other loss to or by a winner. Nothing in these Terms and Conditions limit, exclude or modify or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("**Non-Excludable Guarantees**").
26. 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 variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or Eligible Entrant; or (f) use of/taking or redeeming the prize.
27. All entries become the sole property of the Promoter. The Promoter collects your personal information so that it may process your entry, administer this Promotion and contact you regarding information on products or services that may be of benefit or interest to you. The Promoter may communicate personal information to external providers and organisations to which it may outsource certain functions, including contactors, prize suppliers, service providers and, as required, to Australian regulatory authorities. The Promoter will also use and handle your personal information as set out in its Privacy Policy, which can be viewed at www.commbank.com.au. The Privacy Policy also contains information about how entrants may access, update or correct their personal information, change their direct marketing preferences or make a privacy complaint. You may also access and correct your information by contacting the Privacy Officer, Customer Relations, Commonwealth Bank Group, Reply Paid 41, NSW 2001, by calling the Promoter on 13 2221 or by visiting any branch of the Promoter.
28. These Conditions of Entry shall be governed by the laws of Australia and each entrant agrees to submit to the non-exclusive jurisdiction of the courts of Australia.

Authorised under NSW Permit No. LTPS/17/13886 and ACT Permit No. TP17/00875.