**Terms and Conditions.** 







Promotion Name	Tickets to the Ashes - Westpac Everyday Banking Cricket Competition – Ashes
Promotion type	Public (external)
Promotion style	Game of Chance
Promoter	The promoter is Westpac Banking Corporation ABN 33 007 457 141 tel: 132 032 of Level 18, 275 Kent Street, Sydney, NSW
Permit Numbers	N/A
Relevant States	WA, QLD, SA, VIC & NSW
Entry Restrictions	Entry is open to all residents of WA, QLD, SA, VIC and NSW aged 18 years or over (an Entrant)
Promotion Period	Opens: 29 September 2025 at 12:00am AEST Closes: 29 October 2025 at 11:59pm AEST

Westpac acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

	During the Promotion Period:	
Entry Procedure	1. Open a Westpac Choice account by:	
	Visiting any Westpac Branch, or	
	<ul> <li>Applying online at <u>www.westpac.com.au</u>, AND</li> </ul>	
	2. Open a Westpac Life Savings account by:	
	Visiting any Westpac Branch, or	
	<ul> <li>Applying online at <u>www.westpac.com.au</u>, AND</li> </ul>	
	3. Deposit \$50 into the newly opened Life Savings account using the description 'Cricket' by 11:59pm AEST 29.10.25, AND	
	4. Your Westpac Marketing preferences must be set to allow you to receive offers via phone, email and SMS. For new customers, this is the default setting, but existing customers may need to update their preferences;	
	(the "Entry"), in order to be considered an "Eligible Entrant".	
	Entries will be allocated to a database for each of WA, QLD, SA, VIC, NSW	
	The Eligible Entrant will be the first named natural person on the Application to open the Westpac Life Savings Account (in the case of a Joint account), and must not have held a Life Savings account or Westpac Choice account with Westpac in the past 2 years.	
	55+ & Concession accounts are excluded from this promotion.	
	Westpac has not considered your personal objectives, circumstances or needs. Consider the appropriateness of the Westpac Life Savings account and read its terms and conditions before applying.	
Automatic Entry Opt Out	Any person who qualifies for an Eligible Entry in the Promotion, but who during the Promotional Period wishes to withdraw their Eligible Entry, may advise the Promoter of their intention not to participate in the Promotion advising the Promoter at the time of notification that they have won, and that person's Entry will be withdrawn from the Promotion.	
Maximum number of Entries	Limit of one entry per person	

Draw Details (if game of chance)	Date and Time	3 November 2025 at 03:00 PM AEST
	Location	Tower Two International Towers Sydney, 200 Barangaroo Avenue, Barangaroo
	Draw Method	Random electronic draw - 15 draws from WA, QLD, NSW and VIC and 13 draws from SA

There are 15 prizes each for WA, QLD, NSW and VIC, and 13 prizes for SA.

Each Prize consists of a double pass to the 2025-26 Ashes Series in Australia held in the Winner's State of residence.

The Winner may nominate the date they wish to take the Prize and all efforts will be made to accommodate the Winner's preferred date, however, for reasons outside the Promoter's control, this may not be possible.

A Prize does NOT include flights, accommodation, meals, beverages, or travel.

WA Prize consists of a double pass per winner to the Perth test (West Test): Perth Stadium on a day between 21st – 23rd November 2025

QLD Prize consists of a double pass per winner to the Brisbane test (Day/Night Test): Gabba on a day between 4th – 7th December 2025.

SA Prize consists of a double pass per winner to the Adelaide test (Christmas Test): Adelaide Oval on a day between 17th – 20th December 2025.

VIC Prize consists of a double pass per winner to the Melbourne test (Boxing Day Test): Melbourne Cricket Ground (MCG) on a day between 26th – 29th December 2025.

Prize details

NSW Prize consists of a double pass per winner to the Sydney test (New Year's Test): Sydney Cricket Ground (SCG) on a day between 4th – 7th Jan 2026.

- Cricket Australia reserves the right in its absolute discretion to change or amend the Ashes fixture without notice. Neither the Promoter nor Cricket Australia accept responsibility for the cancellation or delay of any cricket match connected with this Promotion for any reason beyond the control of the Promoter or Cricket Australia.
- 2. By entering this promotion entrants agree to comply, and ensure that each subsequent ticket holder complies, with the ticket conditions which accompany any tickets won in conjunction with the promotion. Entrants also agree to comply, and ensure that each subsequent ticket holder complies, with Cricket Australia's Ticket and Entry Conditions (available at ww.cricket.com.au/tickets) supplemented by conditions of entry imposed by the venue operator. The Promoter will provide every person attending the match as part of the promotion with a copy of Cricket Australia's Ticket and Entry Conditions with delivery of the prize tickets.
- 3. Winners may have the opportunity to participate in media prepared by Cricket Australia for no remuneration, and will be asked to complete a talent release, should they accept.

Cricket Australia promo code: CA2511

Total prize pool	Ticket Prize totals as follows: WA: \$3,075; NSW: \$6,750; SA: \$4,680; VIC: \$6,750; QLD: \$4,749	
Notification of Winner	Winner/s will be notified by phone on during the following dates:  WA: 3 - 4 November 2025  NSW, SA, VIC, QLD: from 3 - 7 November 2025	
Prize claim date	WA: 10 November 2025 by 5pm AEST  NSW, SA, VIC, QLD: 18 November 2025 by 5pm AEST	
Unclaimed Prize Draw	WA: 11 November 2025 at 9am AEST  NSW, SA, VIC, QLD: 19 November at 9am AEST  Location: Tower Two International Towers Sydney, 200 Barangaroo Avenue	
Publication date for unclaimed prize winner (if any)	N/A	
Promoter's Privacy Policy	The Promoter's privacy policy can be found at http://www.westpac.com.au/privacy/privacy-policy/	

### **Conditions of Entry**

- These Conditions of Entry incorporate and must be read together with the accompanying Schedule for this
  Promotion. The accompanying Schedule prevails in the event of any inconsistency with these
  Conditions of Entry, to the extent permitted by law. By participating in this Promotion, each participant fully
  and unconditionally agrees and acknowledges that these Conditions of Entry are binding.
- 2. Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, except where stated otherwise.

### **Eligibility**

- 3. If this is a public promotion, entry to the Promotion is open to residents of the Relevant State/s who meet the Entry Restrictions. In the event this Promotion is open to Entrants under 18 years of age, those Entrants must have the consent of a parent or guardian to enter.
- 4. If this is an internal promotion, entry to the Promotion is open to employees and contractors of the Promoter who meet the Entry Restrictions and continue meet the Entry Restrictions at the time of awarding the Prize. Members of the public are not permitted to enter.

### **Eligibility**

- 5. Unless this is an internal promotion, employees and contractors of the Westpac Group and their immediate families are ineligible to enter.
- 6. The Promotion will be conducted during the Promotion Period.
- 7. To enter the Promotion, entrants must complete the steps outlined in the Entry Procedure within the Promotion Period.
- 8. Entries may only be submitted in accordance with the Entry Procedure and will not be accepted by the Promoter in any other form.
- 9. Entrants may enter the Promotion up to the Maximum Number of Entries.
- 10. Entries must be received by the Promoter during the Promotion Period. Online or email entries are deemed to have been received at the time of receipt into the Promotion database and not at the time of transmission by the entrant.
- 11. Eligible Entrants are required to take full responsibility for the content of their entry and for ensuring that their entry complies with these Conditions of Entry. For the purposes of these content requirements, "entry content" includes any content (including text, photos, videos and email messages) that entrants submit, upload, transmit, publish, communicate or use in connection with their entry into the Promotion.
- 12. Incomplete and illegible entries will be deemed invalid. Entries will also be deemed invalid if they breach these Conditions of Entry as determined by the Promoter in its sole discretion or any other content guidelines notified by the Promoter in the Entry Procedures relating to the Promotion.
- 13. In the event that an Account with the Promoter is held in joint names, the Eligible Entrant will be the first person named on that Account.

### **Determining and notifying Winners**

- 14. The Prize draw(s) (if applicable) will be conducted in accordance with the Draw Details. The Prize(s) will be awarded to the Eligible Entry or Entries (as applicable) randomly drawn in accordance with the Draw Details ("the Winner(s)"). The Promoter may draw additional reserve entries and record them in order, in case an invalid entry or ineligible entrant is drawn.
- 15. If the Promotion includes instant win prizes, the instant win prize(s) will be awarded to the eligible entry or entries (as applicable) in accordance with the Entry Procedure and the Instant Win Details.
- 16. Winners will be notified as specified in the Schedule and their name and State/Territory of residence will be published in accordance with the Schedule.

### **Prizes**

- 17. The Prize(s) are specified in the Prize Details. The Prize(s) are subject to any restrictions specified in the Schedule. The total Prize Pool is specified in the Schedule.
- 18. Prizes are not transferable, exchangeable, or redeemable for cash.
- 19. If a Prize includes tickets, the tickets are only valid for the date or period specified on the tickets or by the provider, and are subject to any terms and conditions imposed by the provider of those tickets. Once awarded, the Promoter or Cricket Australia are not liable for any ticket that has been lost, stolen, forged, damaged or tampered with in any way.

### **Claiming Prizes**

- 20. Prizes must be claimed by the Prize Claim Date in accordance with any claim instructions set out in the Schedule.
- 21. If a Prize is not accepted or claimed by the Prize Claim Date, the Winner's entry will be deemed invalid and the Promoter reserves the right to distribute the unclaimed Prize in accordance with the Unclaimed Prize Draw specified in the Schedule, subject to any directions given by any relevant authority. Winners of Unclaimed Prizes will be notified and have their names and State/Territory of residence published in accordance with the Unclaimed Prize Draw.

### General

- 22. The Promoter and its related bodies corporate (as that term is defined in the Corporations Act 2001 (Cth)) will be known as the "Westpac Group".
- 23. The Promoter collects personal information from all participants in order to conduct the Promotion. If the information requested is not provided, the participant may not participate in the Promotion or claim a Prize and their entry may be discarded. It is a condition of entry in the Promotion that the Winner consents to the publication of their name and city of origin in any advertisements or articles relating to the Promotion or the Prize and participates in any media releases which may include photographs of the Winner by the Promoter or any other member of the Westpac Group. By entering this promotion, participants consent to the use of their names and likenesses in this manner. The Promoter's treatment and storage of personal information will be handled in accordance with the Promoter's Privacy Policy and all applicable laws in Australia. Your information will not be used to contact you for marketing purposes.
- 24. The Winner may be liable to declare the Prize for taxation purposes and will be liable for any tax payable in respect of a Prize. Eligible Entrants should seek independent financial advice in relation to any tax payable on the Prize and the potential impact on their personal financial situation prior to entering the Promotion.
- 25. Except for guarantees, warranties and conditions implied by law which cannot be excluded, neither the Promoter, any other member of the Westpac Group or Cricket Australia make any guarantees, representations or warranties, express or implied, regarding the quality or suitability of any Prizes awarded under these Conditions of Entry.

### General

- 26. Nothing in these Conditions of Entry is intended to exclude, restrict or modify any right or remedy, or any guarantee, warranty or other term or condition, implied or imposed by any legislation which cannot lawfully be excluded or limited. This may include the Corporations Act 2001, the Competition and Consumer Act 2010, Australian Consumer Law or any equivalent State or Territory legislation, as amended. If any guarantee, warranty, term or conditions implied or imposed under the Australian Consumer Law or any other applicable legislation in relation to any Prize awarded under these Conditions of Entry cannot be excluded (a "Non-Excludable Provision") and the Promoter is able to limit the remedy for a breach of the Non-Excludable Provision, then the liability of the Promoter and all members of the Westpac Group for breach of the Non-Excludable Provision is limited to one or more of the following at the Promoter's option:
  - a. the replacement of a prize or the supply of an equivalent prize;
  - b. the repair of a prize;
  - c. the re-supply of a prize;
  - d. the payment of the cost of replacing a prize or of acquiring an equivalent prize;
  - e. the payment of the cost of having a prize repaired; or
  - f. the payment of the costs of re-supplying a prize.
- 27. To the maximum extent permitted by law, the Promoter, all other members of the Westpac Group and Cricket Australia expressly disclaim liability for any loss or damage whatsoever (including but not limited to indirect or consequential loss) or for any personal injury which is suffered or sustained in connection with any Eligible Entrant's participation in this Promotion or the acceptance of any Prize. The Winner indemnifies the Promoter, all members of the Westpac Group and Cricket Australia against any liability, injury, loss or damage which may be suffered, incurred or sustained by the Promoter or any member of the Westpac Group arising out of, relating to, or in any way connected with, any act or omission (including negligence) by the Winner, or its use of the Prize, or its breach of these Conditions of Entry.
- 28. If a scrutineer is required by any relevant authority, the scrutineer will be appointed to confirm that the processes followed by the Promoter provide reasonable assurance that all persons who are entitled to participate in the Promotion are entered and that the Promotion is fair. In the event of a dispute, the scrutineer will act as an adjudicator and their decision will be final and no further correspondence will be entered into after the decision has been made.
- 29. Neither the Promoter nor any other member of the Westpac Group will be responsible for any problems or technical malfunction of any computer online systems, servers or providers, computer equipment, software, failure of any email or entry to be received by the Promoter on account of technical problems or traffic congestion on the internet.

30. If this Promotion is not capable of running as planned for any reason (including but not limited to failure or malfunction of any computer equipment by reason of infection by computer virus, power failure, bugs, tampering, unauthorised intervention, fraud, or technical failures or any other causes which corrupt or affect the administration security, fairness, integrity or proper conduct of this Promotion), the Promoter reserves the right in its sole discretion to disqualify any individual who undermines the integrity or fair running of the Promotion for other Eligible Entrants, including by tampering with the Entry Procedure, and, after consulting with the relevant legislative authorities, to cancel, terminate, modify or suspend the Promotion.



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