

“Visa Milano Cortina 2026 Olympics Campaign” Promotion

TERMS AND CONDITIONS

1. Information on how to enter 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 only open to Australian residents aged 18 years or over who (a) hold a valid personal Visa debit card or credit card issued by a Participating Financial Institution (as defined below); (b) have not opted out from marketing communications from the Participating Financial Institution; and (c) can travel to Europe for the prize event if drawn as a winner.
3. Employees (and their immediate families) of the Promoter, Participating Financial Institutions (as defined below) 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 14 July 2025 and closes at 11:59pm AEST on 30 September 2025 (“**Promotional Period**”).
5. A Participating Financial Institution is any of the following financial institutions:
 1. Orange Credit Union trading as Bank Orange
 2. WAW Credit Union Co-operative Limited trading as BankWaW
 3. Broken Hill Community Credit Union Limited trading as Broken Hill Bank
 4. Central Murray Bank trading as Central Murray Credit Union
 5. Credit Union SA Limited
 6. Defence Bank Limited
 7. Fire Service Credit Union Limited (FSCU)
 8. First Option Bank Limited
 9. Unity Bank Limited
 10. Ford Co-operative Credit Society Limited trading as Geelong Bank
 11. Great Southern Bank, a business name of Credit Union Australia Limited
 12. Horizon Credit Union Limited trading as Horizon Bank
 13. My State Bank Limited
 14. People's Choice Credit Union, a trading name of Heritage and People's Choice Ltd
 15. Police Bank Limited. Border Bank. A division of Police Bank Limited
 15. Police Credit Union Limited
 16. Transport Mutual Credit Union Limited
 17. Queensland Country Bank Limited
 18. Woolworths Team Bank Limited
6. To receive automatic entry into the draw, eligible individuals must activate their Visa debit card, credit card, or prepaid card (if not done so already) within their digital wallet and complete at least ten (10) digital wallet transactions of any amount using their Visa card, (debit, credit or prepaid) during the Promotional Period (each a “**Qualifying Transaction**”). Online transactions are excluded and will not be deemed a Qualifying Transaction. Qualifying Transactions must comply with clauses 8 and 9 to be eligible for consideration towards an automatic entry. For the avoidance of doubt, a transaction is complete when it is settled and all transactions made during the Promotional Period must be settled within 3 days from end of the Promotional Period to constitute a Qualifying Transaction.

7. Multiple entries permitted. Eligible individuals will receive one (1) entry for every ten (10) Qualifying Transactions made during the Promotional Period. For clarity, if an individual makes twenty (20) Qualifying Transactions during the Promotional Period, the individual will receive two (2) automatic entries into the draw. Only one (1) prize is permitted per person.
8. Incomplete transactions and transactions that are reversed or cancelled will be ineligible for entry. The Promoter will qualify transactions based on the data the merchant / acquirer sends to VisaNet. Only transactions routed via VisaNet will qualify as Qualifying Transactions
9. Transactions in the following Merchant Categories are excluded from entry and will not be regarded as Qualifying Transactions:
 - 7273 Dating Services
 - 7995 Gambling and Betting, including Lottery Tickets, Casinos, etc.
 - 4829 Money Transfers (including cryptocurrency)
 - 6051 Non-Financial Institutions (including cryptocurrency)
 - 5813 Drinking Establishments (Alcoholic Beverages)
 - 5921 Package Stores – Beer, Wine, and Liquor
 - 6011 Financial Institutions/Auto Cash (ATM)
10. 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.
11. 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.
12. The draw will take place at Anisimoff Legal, Level 3, 162 Collins Street, Melbourne VIC 3000 on 20 October 2025 at 1:00pm AEDST, 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. The winners will be notified by telephone and email within two (2) business days of the draw, and their details (first initial, surname and postcode) will be published online at visa.com.au/promotions/milano-cortina-2026-winners.html from the 27 October 2025.
13. The Promoter's decision is final and no correspondence will be entered into.
14. The first (1) valid entry drawn will win a travel package for two (2) adults to the 2026 Winter Olympics valued at up to AU\$123,000 depending on date and point of departure. Prize includes:
 - Two (2) x return economy airfares from the winner's nearest international departing Airport in Australia to Milan, Italy departing 5 February 2026.
 - A total of six (6) nights' accommodation in Italy (min 4 star) including breakfast daily with check in on 5 February 2026 and check out on 11 February 2026;
 - Tickets for two (2) adults to the 2026 Winter Olympics Opening Ceremony and two (2)_Olympic events (to be determined by the Promoter in its absolute discretion);

- Return airport to hotel transfers and return hotel to Games transportation; and
 - AUD\$1000 Flight Centre voucher to assist towards any domestic travel needed to get to an international airport.
15. Spending money, additional meals, taxes (excluding airline and airport taxes), insurance, transport to and from departure point, additional transfers, items of a personal nature, in-room charges and all other ancillary costs are not included. Prize must be taken to coincide with the 2026 Winter Olympics and is subject to booking and flight availability. Travel Dates will be between 04/02/2026 and 11/02/2026. Winner and their companion are responsible for ensuring that they have valid passports, and any requisite visas, vaccinations and travel documentation. Winner and their companion must depart from and return to the same departure point and travel together. Itinerary to be determined by the Promoter in its absolute discretion. Frequent flyer points will not form part of the prize.
 16. The 2026 Winter Olympics tickets are subject to the event venue and ticket terms and conditions, including any applicable age restriction. The Promoter and event organisers hereby expressly reserve the right to eject any winner (and/or his/her companion/s) for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize.
 17. The next valid entry drawn will win a snow package for two (2) adults to Perisher in NSW valued at up to AU\$8500 depending on date and point of departure. Prize includes:
 - Three (3) nights twin share accommodation min (min 3 star);
 - A two (2)-day lift pass per person.
 - Two (2)-day equipment rental per person; and
 - An AUD \$1500 Flight Centre voucher for domestic travel.

Prize must be taken during the 2026 snow season and by no later than 31/10/2026.
 18. The next ten (10) valid entries drawn will each win a JULY branded merchandise pack valued at \$1,337.50 each. Each JULY branded merchandise pack includes:
 - 1x July Expandable Suitcase Set (2 Suitcases); and
 - 1x Packing cell (4pack).
 19. Any ancillary costs associated with redeeming the Flight Centre voucher are not included. Any unused balance of the Flight Centre voucher will not be awarded as cash. Redemption of the Flight Centre voucher is subject to any terms and conditions of the issuer including those specified on the Flight Centre voucher.
 20. Prizes are subject to the standard terms and conditions of individual prize and service providers. Winners may be required to present their credit card at time of accommodation check in for any prizes that include accommodation.
 21. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize (or an element of the prize) by the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited.
 22. If a prize (or part of a prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize (or that part of the prize) with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.

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. The total prize pool value is up to AU\$144,875. Prizes, or any unused portion of a prize, is not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
25. If for any reason any prize(s) remain unclaimed by 8am AEDT on 24 November 2025, the prize(s) will be forfeited and a re-draw will take place at 9:30am AEDT on 25 November 2025 at the same place as the original draw, subject to any directions from a regulatory authority. Winners (if any) will be notified by telephone within two (2) business days of the re-draw and in writing, and their details (first initial, surname and postcode) will be published online at visa.com.au/promotions/milano-cortina-2026-winners.html from the 28 November 2025. If an unclaimed prize draw winner does not take their prize by the time specified by the Promoter, then the prize will be forfeited.
26. 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.
27. 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.
28. 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, 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**"). 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.
29. 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) if the 2026 Winter Olympics event is delayed, postponed or cancelled for any reason beyond the reasonable control of the Promoter; (f) any tax liability incurred by a winner or entrant; or (g) use of a prize / taking of a prize / participation in a prize.

30. 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 submitted by that entrant invalid.
31. 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.visa.com.au/legal/global-privacy-notice.html>. 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. The Privacy Policy also 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. Unless otherwise indicated by the Promoter, the Promoter may disclose PI to entities outside of Australia (for a list of the countries, see the Promoter's Privacy Policy), and cannot guarantee that any overseas recipient will not breach the Australian Privacy Principles. By entering the promotion, entrants consent to the overseas transfer on these terms as permitted by the Australian Privacy Principles and agree that the Promoter is not liable in this regard.
32. As a condition of accepting a travel prize, the winner and their companion must sign any legal documentation as and in the form required by the Promoter and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.
33. If any of these clauses should be determined to be illegal, invalid, or otherwise unenforceable then it shall be severed and deleted from these Terms and Conditions and the remaining clauses shall survive and remain in full force and effect.
34. These Terms and Conditions (and any non-contractual disputes/claims which arise out of or in connection with them) will be governed by the relevant local courts who shall have exclusive jurisdiction over any and all disputes arising out of, relating to or concerning these Terms and Conditions.
35. The Promoter is Visa AP (Australia) Pty Ltd (ABN 20 134 885 564) Level 39, International Tower 2, 200 Barangaroo Avenue, Barangaroo NSW 2000 Australia.

NSW Authority No. TP/04034. ACT Permit No. TP25/01372. SA Permit No. T25/1020