



Game of Chance

Schedule of Conditions of Entry ("the Schedule")

What is the name of the promotion ("Promotion")?	HSBC Everyday Global Account Campaign 2025
Details of the Promoter	HSBC Bank Australia Limited, ABN 48 006 434 162, Level 36, One International Towers, 100 Barangaroo Avenue, Sydney NSW 2000 ("HSBC Australia" or the "Promoter")
Who is entitled to enter the Promotion (the "Entry Requirements")?	<p>The Entry Requirements for the Promotion are:</p> <ul style="list-style-type: none"> ○ Entrants must be residents of Australia and live in one of the Applicable States outlined below; ○ Entrants must be 18 years or over; ○ Entrants must: <ul style="list-style-type: none"> ○ be an existing primary cardholder of a HSBC Everyday Global Account; <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> ○ apply and be approved (during the Promotion Period) for a HSBC Everyday Global Account Visa Debit Card, <p style="text-align: center;"><u>AND</u></p> <ul style="list-style-type: none"> ○ ensure their HSBC Everyday Global Account is in good standing. ○ Entrants must agree and accept the terms and conditions for this promotion. ○ The Prize draws are open to selected HSBC Everyday Global Account Visa debit cardholders (the "Eligible Card"). ○ Entrants must be approved as an HSBC Everyday Global Account Visa Debit cardholder and/or enter each Prize draw within the Promotion Period. We will not accept entries received after the closing date.
Who is not allowed to enter the Promotion (the "Ineligible Entrants")?	<p>You will be an Ineligible Entrant for this Promotion if:</p> <ul style="list-style-type: none"> • You do not satisfy the Entry Requirements • You have been involved with organising or running any Prize draws; • You are entering for someone else; • You are an employee of HSBC Group, Visa Europe Limited (Visa), its subsidiary companies, or anyone professionally involved in the promotion of the Prize draw including their immediate families. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by

	<p>adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.</p> <p>Your entry will not count if you do not meet the Entry Requirements. You will be disqualified if you stop meeting the Entry Requirements up until the date of the Prize draw (even if your entry was valid when you entered). No third-party entries will be accepted.</p>
<p>What are the applicable States or Territories for this Promotion (the “Applicable State/s”)?</p>	<ul style="list-style-type: none"> • New South Wales • Victoria • Queensland • South Australia • ACT • Western Australia • Tasmania • Northern Territory
<p>How does someone enter the Promotion?</p>	<p>During the Promotion Period, you will get your first entry into the draw if:</p> <p>Existing cardholders</p> <ul style="list-style-type: none"> ○ You complete all required information on the online registration form available through promotional material distributed for the promotion and submit successfully during the Promotion Period; <p style="text-align: center;"><u>AND</u></p> <ul style="list-style-type: none"> ○ Make any Eligible Purchase using your HSBC Everyday Global Account Visa Debit Card during the Promotion Period. <p>New cardholders</p> <ul style="list-style-type: none"> ○ You sign-up and are approved for a HSBC Everyday Global Account Visa Debit Card; <p style="text-align: center;"><u>AND</u></p> <ul style="list-style-type: none"> ○ You complete all required information on the online registration form available through promotional material distributed for the promotion and submit successfully during the Promotion Period; <p style="text-align: center;"><u>AND</u></p> <ul style="list-style-type: none"> ○ Make any Eligible Purchase using your HSBC Everyday Global Account Visa Debit Card during the Promotion Period. <p>New and Existing Card Holders</p> <p>To receive further entries after registration, both existing and new cardholders will earn an additional entry for every Eligible Purchase made</p>

	<p>on your Eligible Card. For the avoidance of doubt, only transactions made after the participant has successfully registered for the promotion will be considered Eligible Purchases for the draw, and no transactions made prior to registration will be backdated or included.</p> <p>An “Eligible Purchase” is defined as any purchase made overseas and spent in-store. Each such qualifying purchase grants the participant one entry into the draw</p> <p><i>The following transactions will not be considered an Eligible Transaction: Pay and Pay Anyone transactions, Direct Debits, Cash outs from a merchant’s point of sales terminal, Cash withdrawals from an ATM and purchases in the following Merchant Categories:</i></p> <ul style="list-style-type: none"> • 7995 Gambling and Betting, including Lottery Tickets, Casinos, etc. • 4829 Money Transfers (including cryptocurrency) • 6051 Non-Financial Institutions (including cryptocurrency) • 5921 Package Stores – Beer, Wine, and Liquor.
What is the maximum number of entries per Eligible Entrant (the “Entry Limit”)?	<p>There is no limit to the number of entries.</p> <p>Existing and new cardholders will earn one (1) entry for every Eligible Purchase made using an Eligible Card.</p>
What is the Promotion Period?	<p>The promotion opens on 01/05/2025 and closes at 11:59pm AEST on 31/07/2025 (“Promotion Period”).</p>
What are the details of the Prizes?	<ul style="list-style-type: none"> • Prizes will be issued in Webjet gift vouchers and managed by Visa • Three (3) Prize draws will take place over the Promotion Period, one (1) each month (as specified below). • The first valid entry drawn from each monthly Prize draw will win 1x \$10k Webjet gift voucher; • The next two (2) valid entries drawn from each monthly Prize draw will each win • 1x \$5k Webjet gift voucher; and • The next ten (10) valid entries drawn from each monthly Prize draw will each win 1x \$1k Webjet gift voucher. • Only one (1) Prize is permitted per person (excluding SA residents). Should you be drawn as a winner for more than one (1) Prize, we reserve the right to offer any additional Prize to the next valid entry drawn.
What is the total Prize Pool Value?	<p>Valued at AU\$90,000.</p>

How will the Prize winners be chosen?	The winners will be drawn electronically at random and will be overseen by an independent scrutineer.														
Do any special conditions need to be met for the winners to accept a Prize?	<p>The account on which the Eligible Card is held must remain open, valid and in good standing during the Promotion Period and until the date of each monthly Prize draw.</p> <p>Prize winners may be asked to take part in promotional activities. It is a condition of entry that entrants agree to such use if they are a winner and to sign any necessary promotional releases relating to the associated image rights.</p> <p>In the event that a prize is won through an entry made using a joint card account, the prize will be awarded to the primary cardholder associated with the account. The primary cardholder will have the sole discretion to determine the distribution or use of the prize. By participating in the contest, all joint account holders acknowledge and agree to this stipulation and waive any claims or disputes regarding the allocation of the prize</p>														
How and when will the winners be notified (the “Notification Method” and “Notification Date”)?	<p>Notification Method: Winners will be notified by phone and email by a representative from a HSBC Branch or contact centre, and they will be published (first initial, surname and postcode) on HSBC’s website https://www.hsbc.com.au/accounts/products/everyday-global/ by the below dates.</p> <p>We will make three (3) attempts to contact winners over two (2) business days from each notification date.</p> <p>Notification Date:</p> <table><tr><td>Winning Group</td><td>Notification date</td><td>Publish date</td></tr><tr><td>Month 1 Winners</td><td>23/06/2025</td><td>25/06/2025</td></tr><tr><td>Month 2 Winners</td><td>21/07/2025</td><td>23/07/2025</td></tr><tr><td>Month 3 Winners</td><td>25/08/2025</td><td>27/08/2025</td></tr></table> <p>Our decision is final, and no other correspondence will be entered into regarding the outcome of each Prize draw.</p>			Winning Group	Notification date	Publish date	Month 1 Winners	23/06/2025	25/06/2025	Month 2 Winners	21/07/2025	23/07/2025	Month 3 Winners	25/08/2025	27/08/2025
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How many Prize draws will there be?	There will be one (1) Prize draw conducted each month of the Promotion Period, for a total of three (3) Prize draws.														
What is the date, time and place of each Prize draw (the “Draw Place, Date & Time”)?	<p><u>Draw Place:</u> 3 Amy Close, Wyong NSW 2259</p> <p><u>Date & Time:</u></p> <table><tr><td>Winning Group</td><td>Entries close</td><td>Draw Date</td></tr><tr><td>Month 1</td><td>11:59pm AEST on 31/05/2025</td><td>Friday 12pm AEST 20/06/2025</td></tr><tr><td>Month 2</td><td>11:59pm AEST on 30/06/2025</td><td>Monday 12pm AEST 18/07/2025</td></tr><tr><td>Month 3</td><td>11:59pm AEST on 31/07/2025</td><td>Thursday 12pm AEST 22/08/2025</td></tr></table>			Winning Group	Entries close	Draw Date	Month 1	11:59pm AEST on 31/05/2025	Friday 12pm AEST 20/06/2025	Month 2	11:59pm AEST on 30/06/2025	Monday 12pm AEST 18/07/2025	Month 3	11:59pm AEST on 31/07/2025	Thursday 12pm AEST 22/08/2025
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In what circumstances would	A winner’s Prize will be forfeited if:														

the Prize be forfeited?	<ul style="list-style-type: none">• We are unable to contact them despite all reasonable efforts;• Their Eligible Card is closed at the time of the Prize draw.• They fail to meet all the conditions of this Promotion. <p>If a Prize is forfeited for any of the above-mentioned reasons, other than being unable to contact the winner, then the next reserve entry in line out of the fifty (50) drawn will be selected as the winner of the Prize. If all fifty (50) reserve entries are exhausted or if a winner does not contact the Promoter to claim their Prize, a Redraw will occur, which will occur on the Redraw Date specified below.</p>								
When and where is the Redraw?	<p>The Redraws will take place at the same time and place as the original monthly Prize draws and, on the dates, specified in the table below. The winners of the Redraws, if any, will be notified my email and phone within two (2) business days, and will be published (first initial, surname and postcode) on HSBC’s website https://www.hsbc.com.au/accounts/products/everyday-global/ by the below dates:</p> <table><tr><td>Winning Group</td><td>Redraw date</td><td>Notification date</td><td>Publish date</td></tr><tr><td>All winners</td><td>Monday 12pm AEST08/09/2025</td><td>09/09/2025</td><td>11/09/2025</td></tr></table>	Winning Group	Redraw date	Notification date	Publish date	All winners	Monday 12pm AEST08/09/2025	09/09/2025	11/09/2025
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All winners	Monday 12pm AEST08/09/2025	09/09/2025	11/09/2025						
What is the permit number for this Promotion?	NSW Authority TP/03950. ACT Permit No. TP 25/00907. SA Permit No. T25/680								

Terms and Conditions

1. These Terms and Conditions must be read together with the Schedule. Information on how to enter and the Prize(s) form part of these Terms and Conditions. Entry into the Promotion is deemed acceptance of these Terms and Conditions.
2. Entry is open to residents of Applicable States who comply with the Entry Requirements. Ineligible Entrants will not be entered into this Promotion.
3. The Promotion will be run during the Promotion Period only.
4. By registering for this Promotion, you agree to receive marketing communications in relation to the Promotion and to be contacted by HSBC in relation to the Promotion.
5. If a winner's Eligible Card is closed for any reason up until the date of a Prize draw, the Prize will be forfeited.
6. The winners will be drawn at the Draw Place, Date and Time listed in the Schedule.
7. In consideration for awarding a Prize to the winners, the winners agree to participate in any promotional activity regarding winning the Prize and consent to their information, including their names and (if applicable image(s), film and/or recording of the same) being used in promotional material without payment for an unlimited period.
8. The winners will be notified on the Notification Date by the Notification Method described in the Schedule, and will be published as described in the Schedule.
9. The following information from the winners must be provided to Visa on or before the dates outlined in the schedule, and any subsequent service provider as described by Visa,

- a. first and last name
 - b. phone number
 - c. email address
 - d. preferred language
- 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.** The decision of HSBC regarding any aspect of the Promotion (including without limitation, entry into the Draw and the result of the Draw) is final and binding and no correspondence will be entered into.
- 12.** Incomplete or indecipherable entries will be deemed invalid.
- 13.** 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.
- 14.** HSBC does not warrant and makes no representations regarding an Entrant's chance of winning the Prize or the sufficiency of the Prize to cover any purpose for which it may be used by the Entrant if they win the Prize.
- 15.** Entrants not fully complying with these Terms and Conditions will be deemed invalid.
- 16.** If for any reason this Promotion is interfered with in any way or is not capable of running as planned or if the administration, security, fairness, integrity or proper conduct of this Promotion is affected for any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter may 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. HSBC may disqualify any individual who tampers (or benefits from tampering) with the entry process or the conduct of the Promotion or who has, in HSBC's opinion, engaged in conduct which is fraudulent, misleading or generally damaging to the reputation of HSBC or has breached these Terms and Conditions.
- 17.** The Promoter is not responsible for any loss or damage incurred by a winner or entrant by taking part in the Prize draw unless the loss or damage is caused by the Promoter's negligence.
- 18.** Winners are responsible for complying with any terms and conditions issued by the supplier of a Prize.
- 19.** Prizes (or any unused portion of a Prize) are non-exchangeable, non-transferable and no cash alternative is offered unless otherwise specified.
- 20.** Sale, transfer or exchange of any part of a Prize is strictly prohibited. Any attempt to sell, transfer or exchange a Prize will result in the Prize being withdrawn by us and the Prize will be declared null and void.
- 21.** Visa is not responsible for the administration of the promotion. Visa will be responsible for Prize winner management and Prize fulfilment and may appoint other providers in support of this.
- 22.** The Promoter reserve the right to terminate or temporarily suspend the Prize draw in the event of technical or other difficulties that might compromise its integrity but will always endeavour to minimise the effect on participants.

23. Any ancillary costs associated with redeeming the Webjet gift voucher are not included. Any unused balance of the Webjet gift voucher will not be awarded as cash. Redemption of the Webjet gift voucher is subject to any terms and conditions of the issuer including those specified on the Webjet gift voucher.
24. Subject to the Redraw clause, if for any reason a winner does not take a Prize at/by the time stipulated by the Promoter, then the Prize will be forfeited.
25. If any Prize is unavailable, the Promoter, in its discretion, reserves the right to substitute the Prize with a Prize of the equal value and/or specification, subject to any written directions from a regulatory authority.
26. HSBC and Visa is under no circumstances liable to a winner the relevant HSBC Signatory or any third party (whether for damages, loss, refund or otherwise) for: (i) any cancellation, suspension, delay, postponement or material change to a Prize that is not due to a fault of HSBC and Visa.
27. Any cost associated with accessing the promotional website is the entrant's responsibility and is dependent on the Internet service provider used.
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) any tax liability incurred by a winner or entrant; or (f) taking / participation in a Prize.
30. As a condition of accepting the Prize, a winner 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 statutory declaration confirming they are not an 'Ineligible Entrant', legal release and indemnity form.
31. The winners acknowledge and agree that the data processed in connection with the HSBC Everyday Global Account 'Win Back Your Trip' Campaign 2025 in accordance with these Terms and Conditions may include Personal Data.
32. 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.hsbc.com.au/privacy-policy/>. 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.

- 33.** Personal information supplied during the course of this promotion may be passed on to third parties such as Visa, its associated companies and service providers insofar as required for fulfilment, delivery and arrangement of the Prize and shall when provided to HSBC and Visa shall be processed in accordance with HSBC and Visa's respective privacy policies. Refer to [Visa Global Privacy Notice](#) | [Visa](#) for Visa's privacy policy.

HSBC Bank Australia Limited ABN 48 006 434 162