



Game of Chance

Schedule of Conditions of Entry ("the Schedule")

<p>What is the name of the promotion ("Promotion")?</p>	<p>HSBC x Star Alliance '7 Wonders of Travel' Promotion</p>
<p>Details of the Promoter</p>	<p>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")</p>
<p>Who is entitled to enter the Promotion (the "Entry Requirements")?</p>	<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 Star Alliance Visa Credit Card OR; ○ apply and be approved (during the Promotion Period) for a HSBC Star Alliance Visa Credit Card AND ○ your account is in good standing. • Entrants must agree and accept the terms and conditions. • The prize draw is open to selected HSBC Star Alliance Visa credit cardholders (the "Eligible Card"). • Entrants must be approved as an HSBC Star Alliance Visa credit cardholders and/or enter in the prize draw within the Promotion Period. We will not accept entries received after the closing date.
<p>Who is not allowed to enter the Promotion (the "Ineligible Entrants")?</p>	<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 the prize draw; • You are entering for someone else;

	<ul style="list-style-type: none"> You are an employee of HSBC Group, Visa Europe Limited (Visa), Star Alliance, 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 adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin. <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><u>AND</u></p> <ul style="list-style-type: none"> Make seven (7) or more Eligible Purchases using your HSBC Star Alliance Visa Credit Card during the Promotional Period. <p>New cardholders</p> <ul style="list-style-type: none"> You sign-up and are approved for a new HSBC Star Alliance Visa Credit Card.

	<p>New cardholders who are approved for the credit card during the Promotional Period will earn their first entry into the promotion and do not need to make seven (7) or more Eligible Purchases.</p> <p>To receive an additional entry, new cardholders will need to complete all required information on the online registration form available through promotional material and make seven (7) Eligible Purchases using an Eligible Card (as outlined below) during the Promotion Period.</p> <p>New and Existing cardholders</p> <p>Thereafter, both existing and new cardholders who submitted a completed online registration form will earn an additional entry for every seven (7) Eligible Purchases made on your Eligible Card.</p> <p>An “Eligible Purchase” excludes interest free and other promotions, balance transfers, cash transfers, business expenses, cash advances, fees and charges, BPAY, any disputed transactions and government fees and charges.</p>
<p>What is the maximum number of entries per Eligible Entrant (the “Entry Limit”)?</p>	<p>There is no limit to the number of entries.</p> <p>Beyond the initial entry, existing and new cardholders will then earn one (1) entry for every seven (7) Eligible Purchases made using an Eligible Card.</p>
<p>What is the Promotion Period?</p>	<p>The promotion is open on 02/12/2024 and closes at 11:59pm AEDT on 31/03/2025 (“Promotion Period”).</p>
<p>What are the details of the Prize?</p>	<ul style="list-style-type: none"> • There are seven (7) prize packages to be won and each prize package is for 2 people. • Only one (1) prize is permitted per person (excluding SA residents). Should you be drawn as the winner for more than one (1) prize, we reserve the right to offer any additional prize to a runner up. <p>Prize Packages range and are worth approximately AU \$3,600 – \$9,100 and includes:</p>

	<ul style="list-style-type: none"> • Round trip economy tickets to one (1) of seven (7) destinations (Canada, USA, South Africa, Singapore, Thailand, Taiwan, New Zealand); • 4 to 7-night accommodation at a minimum 4-star hotel; and • Round trip economy airfares to the closest capital city for connecting international flight. <p>See clauses 21 to 27 of the full Terms and Conditions below for a breakdown of each prize and their values.</p> <p>The travel dates for the Prize event are to be organised with the winners but must be taken before 30/11/2025.</p>
What is the total Prize Pool Value?	Valued up to AU \$44,200
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 winner to accept the 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 the Prize draw.</p> <p>The Prize winner 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>See also below Terms and Conditions.</p>
How can the Prize be claimed?	<p>Prize draw winners have until 11:59pm AEST on 14/05/2025 to confirm acceptance of the prize and to confirm that they can travel by 30/11/2025. Prize draw winners must also provide the information outlined in clause 9 by 14/05/2025.</p> <p>Redraw winners have until 11:59pm AEST on 15/06/2025 to confirm acceptance of the prize and that they can travel by 30/11/2025.</p>
How and when will the winner be notified (the "Notification Method" and "Notification Date")?	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 on 21/04/2025.

	<p>We will make three (3) attempts to contact winners over two (2) business days from the notification date.</p> <p>Notification Date: 21/04/2025</p> <p>Seven (7) winners and thirty-five (35) reserve entries will be drawn on the day of the Prize draw.</p> <p>Our decision is final, and no other correspondence will be entered into regarding the outcome of the Prize draw.</p>
Is there a fee for entry?	No, there is no entry fee.
How many Prize draws will there be?	There will be one (1) Prize draw in total for the seven (7) Prizes.
What is the date, time and place of the Prize draw (the "Draw Place, Date & Time")?	<p><u>Draw Place:</u> 3 Amy Close, Wyong NSW 2259</p> <p><u>Date & Time:</u> 14/04/2025 at 1:00pm AEST</p>
In what circumstances would the Prize be forfeited?	<p>A winner's Prize will be forfeited if:</p> <ul style="list-style-type: none"> • We are unable to contact them despite all reasonable efforts; • Their credit card account is closed or not in good standing at the time of the Prize draw. • They fail to meet all the conditions of this Promotion (see Terms and Conditions below). <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 thirty-five (35) drawn will be selected as the winner of the Prize. If all thirty-five (35) 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 Date?	<p>15/05/2025.</p> <p>The Redraw will take place at the same time and place as the original draw. The winners of the Redraw, if any, will be notified by email and phone within two (2) business days, and will be published (first initial, surname and postcode) on HSBC's website on 17/05/2025.</p>

What is the permit number for this Promotion?

NSW Authority TP/03950. ACT Permit No. TP24/02545. SA Permit No. T24/1963

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 State/s 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 the 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 winner, the winner agrees 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 and travelling companions must be provided to Visa on or before 14/05/2025 (local time), 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) non-exchangeable, non-transferable and no cash alternative is offered unless otherwise specified.
20. Sale, transfer or exchange of any part of the prize package is strictly prohibited. Any attempt to sell, transfer or exchange the prize will result in the prize being withdrawn by us and the prize will be declared null and void.
21. The first (1st) valid entry drawn will win a trip for two (2) adults to Vancouver, Canada valued at up to AU \$9,100 depending on date and point of departure. Prize includes:
 - 2 x AU \$300 return economy airfares vouchers from winner's nearest capital city to Sydney, NSW or Brisbane QLD;
 - 2 x AU \$2,750 (max value) return economy airfares from Sydney or Brisbane to Vancouver, Canada; and
 - 7- nights twin share, minimum 4-star accommodation at Vancouver, Canada valued at up to AU \$3,000.
22. The second (2nd) valid entry drawn will win a trip for two (2) adults to Los Angeles, USA valued at up to AU \$7,600 depending on date and point of departure. Prize includes:
 - 2 x AU \$300 return economy airfares vouchers from winner's nearest capital city to Sydney NSW, Melbourne VIC or Brisbane QLD;
 - 2 x AU \$2,000 (max value) return economy airfares from Sydney NSW, Melbourne VIC or Brisbane QLD to Los Angeles, USA; and
 - 7- nights twin share, minimum 4-star accommodation in Los Angeles, USA valued at up to AU \$3,000.
23. The third (3rd) valid entry drawn will win a trip for two (2) adults to Cape town, South Africa valued at up to AU \$7,500 depending on date and point of departure. Prize includes:
 - 2 x AU \$500 return economy airfares vouchers from winner's nearest capital city to Perth;
 - 2 x AU \$2,250 (max value) return economy airfares from Sydney NSW, Melbourne VIC or Brisbane QLD to Cape Town, South Africa; and
 - 7- nights twin share, minimum 4-star accommodation in Cape Town, South Africa valued at up to AU \$2,000.
24. The fourth (4th) valid entry drawn will win a trip for two (2) adults to Singapore valued at up to AU \$6,600 depending on date and point of departure. Prize includes:
 - 2 x AU \$300 return economy airfares vouchers from winner's nearest capital city to departing city (Adelaide SA, Brisbane QLD, Sydney NSW, Cairns QLD, Darwin NT, Melbourne VIC or Perth WA);
 - 2 x AU \$2,000 (max value) return economy airfares from departing capital city to Singapore; and

- 4 - nights twin share, minimum 4-star accommodation in Singapore valued at up to AU \$2,000.
25. The fifth (5th) entry drawn will win a trip for two (2) adults to Bangkok, Thailand valued at up to AU \$5,000 depending on date and point of departure. Prize includes:
 - 2 x AU \$300 return economy airfares vouchers from winner's nearest capital city to Melbourne VIC, Perth WA or Sydney NSW;
 - 2 x AU \$1,500 (max value) return economy airfares from Melbourne, Perth or Sydney to Bangkok, Thailand; and
 - 4 - nights twin share, minimum 4-star accommodation in Bangkok, Thailand valued at up to AU \$1,400.
 26. The sixth (6th) valid entry drawn will win a trip for two (2) adults to Taipei, Taiwan valued at up to AU \$4,800 depending on date and point of departure. Prize includes:
 - 2 x AU\$300 return economy airfares vouchers from winner's nearest capital city to Brisbane;
 - 2 x AU \$1,500 (max value) return economy airfares Brisbane, QLD to Taipei, Taiwan; and
 - 5 - nights twin share, minimum 4-star accommodation in Taipei, Taiwan valued at up to AU \$1,200.
 27. The seventh (7th) valid entry drawn will win a trip for two (2) adults to Queenstown, New Zealand valued at up to AU \$3,600 depending on date and point of departure. Prize includes:
 - 2 x AU \$300 return economy airfares vouchers from winner's nearest capital city to departing city (Adelaide SA, Brisbane QLD, Sydney NSW, Cairns QLD, Darwin NT, Melbourne VIC, Gold Coast QLD, Sunshine Coast QLD, or Perth WA);
 - 2 x AU \$900 (max value) return economy airfares from departing capital city to Queenstown, New Zealand
 - 4 - nights twin share, minimum 4-star accommodation in Queenstown, New Zealand valued at up to AU \$1,200.
 28. 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.
 29. Spending money, meals, taxes (excluding airline and airport taxes), insurance, passports, visas, vaccinations, transport to and from departure point, transfers, items of a personal nature, in-room charges and all other ancillary costs are not included. Prizes must be taken by 30/11/2025 and is subject to booking and flight availability. Prizes cannot be taken during Australian school holidays, public holidays or other peak periods (airlines discretion).
 30. Winners and their companions are responsible for ensuring that they have valid passports, and any requisite visas, vaccinations and travel documentation. Winners and their companions must depart from and return to the same departure point and travel together.
 31. Itineraries to be determined by the Promoter in its absolute discretion. Frequent flyer points will not form part of the prizes. 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.
 32. In the event of war, terrorism, state of emergency, pandemic or any other kind of disaster, 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.
 33. 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.

34. Subject to the Redraw clause, if for any reason a winner does not take a prize (or an element of the prize) at/by the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited.
35. If any prize (or part of any 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.
36. Unless stated, hospitality packages are based on double occupancy only and the relevant HSBC Signatory shall ensure that hospitality package recipients are prepared to share a room.
37. HSBC and Visa is under no circumstances liable to the 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 the prize package that is not due to a fault of HSBC and Visa.
38. Any cost associated with accessing the promotional website is the entrant's responsibility and is dependent on the Internet service provider used.
39. 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.
40. 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.
41. As a condition of accepting the prize, a 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 statutory declaration confirming they are not an 'Ineligible Entrant', legal release and indemnity form.
42. The winners acknowledges and agrees that the data processed in connection with the "Campaign" (HSBC x Star Alliance '7 Wonders of Travel' Promotion) under this Agreement may include Personal Data.
43. 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.

44. 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.

Credit provided by HSBC Bank Australia Limited ABN 48 006 434 162 Australian Credit Licence 232595.