

ABAL Banking's & Mont Blanc's "Leave Your Mark" Competition

**Terms & Conditions of Entry**

<b>Promotion:</b>	Leave Your Mark Competition
<b>Promoter:</b>	Arab Bank Australia Limited (ABAL) ABN 37 002 950 745 AFSL 234563 Level 7/20 Bridge Street Sydney NSW 2000
<b>Promotional Period:</b>	<b>Start date:</b> 23/11/20 at 09:00 am AEDT <b>End date:</b> 02/04/21 at 11:59 pm AEDT
<b>Eligible entrants:</b>	Entry is only open to applicants who meet the below criteria: <ol style="list-style-type: none"> <li>1. NSW &amp; VIC residents who are 18 years and over</li> <li>2. New and existing customers of Arab Bank Australia Limited with a Term Deposit or Online Savings Account (Personal or Business) with a balance over \$100,000 Australian Dollars at the time of entry and draw.</li> </ol>
<b>How to Enter:</b>	To enter the Promotion, the entrant must complete the following steps during the Promotional Period: <ol style="list-style-type: none"> <li>a) visit <a href="https://www.arabbank.com.au/mont-blanc-competition">https://www.arabbank.com.au/mont-blanc-competition</a></li> <li>b) fully complete the online entry form with their personal details (first name, last name, email address, mobile number and post code);</li> <li>c) answer the question "In one word, tell us what you think it means to leave your mark".</li> </ol> <p>The Promotion entry page will be advertised via the ABAL and Mont Blanc's internal communication platforms and targeted customer correspondence.</p>
<b>Entries permitted:</b>	Only one (1) eligible entry per person. By completing the entry method, the entrant will receive one (1) entry.
<b>Total Prize Pool:</b>	AUD \$1355.00
<b>Prize:</b>	There will be one (1) winner of the prize, which includes: <ul style="list-style-type: none"> <li>- Mont Blanc's Heritage Egyptomania Special Edition Black Foundation Pen</li> </ul>
<b>Prize Conditions:</b>	No specific conditions.
<b>Winner notification:</b>	The winner will be contacted by email or phone within two (2) business days of the draw. The winner will be published via <a href="http://www.arabbank.com.au">www.arabbank.com.au</a> by 5.00pm AEST 16/04/21.
<b>Unclaimed Prizes:</b>	Prizes must be claimed by 16/05/21 at 11.59PM AEST. In the event of an unclaimed prize, the prize will be redrawn on 17/06/21 at 12.00 pm AEST at Arab Bank Australia Level 7, 20 Bridge Street Sydney NSW 2000. The winner will be notified by email or phone within two (2) business days of the redraw. The winner will be notified publicly (and their details published) at <a href="http://www.arabbank.com.au">www.arabbank.com.au</a> on 17/05/21 by 5.00pm AEST.

1. The entrant agrees and acknowledges that they have read these Conditions of Entry and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry. Any capitalised terms used in these Conditions of Entry have the meaning given in the above Terms & Conditions, unless stated otherwise.
2. The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. Valid and eligible entries will be accepted during the Promotional Period.
4. Employees (and the immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, its distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "Immediate family member" 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 first cousin.
5. Draws:
  - a) One (1) entry will be drawn to win the whole prize. The draw will take place at Arab Bank Australia Limited, Level 7/20 Bridge Street Sydney NSW 2000, at 12.00pm AEDT on 16/04/21 using computerised random selection.
  - b) The draw conductor may draw additional reserve entries in case an invalid entry or entrant is drawn.
  - c) If a draw is scheduled on the weekend or a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize is determined by chance.
6. All reasonable attempts will be made to contact the winner.
7. If the winner chooses not to take their prize (or is unable to), or does not take or claim the prize by the time specified by the Promoter, or is unavailable at the designated time for the Event, they forfeit the prize and the Promoter is not obliged to substitute the prize.
8. Any questions or comments regarding the Promotion must be directed to the Promoter, not to Mont Blanc. The entrant releases Mont Blanc and their associated companies from all liabilities arising in respect of the Promotion. Entrants acknowledge that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, Instagram or any other social media platforms utilised.
9. The value of the prizes is accurate and based upon the recommended retail value of the prizes (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.
10. No part of the prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
11. If the prize (or portion of the prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to the prize of equal or greater value and/or specification, subject to any written directions of a regulatory authority.
12. No entry fee is charged by the Promoter to enter the Promotion. Where entry is allowed online, there is no additional cost to enter the Promotion other than any cost paid by the entrant to access the website or social media platform of entry via their Internet service provider.
13. The prize will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
14. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy which is located at <https://www.arabank.com.au/about/privacy-policy>. Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrants' personal information to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion and to the State and Territory lottery departments as required under the relevant lottery legislation. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim the prize in the Promotion. Personal information

collected from entrants will not be disclosed to any entity located outside of Australia. The personal information collected may be used by the Promoter for marketing purposes not strictly related to the Promotion.

15. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and State/Territory or postcode of residence.

16. The Promoter reserves the right to refuse to allow a winner to take part in any or all aspects of the prize, if the Promoter determines in their absolute discretion, that a winner is not in the physical or mental condition necessary to be able to safely participate in or accept the prize. It is a condition of accepting the prize that a winner may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving the prize.

17. If the prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier and the provision of the prize is the sole responsibility of the third party and not the Promoter. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry, to the extent of any inconsistency. The Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.

18. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).

19. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify the prize, subject to State or Territory regulation.

20. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion, the decision of the Promoter is final and binding on each entrant and no correspondence will be entered into.

21. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or wilful misconduct) in connection with this Promotion or accepting or using any prize (or recommendation), except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).

22. By entering the Promotion, the entrant agrees to participate in and co-operate as required with all reasonable marketing and editorial activities whether or not related to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or any compensation to them.

23. Unless otherwise specified, the prize is a single event for the winner (and where relevant, their guests or additional beneficiaries) and cannot be separated into separate events or components.

24. If applicable, the Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.

25. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.

26. Organised in line with NSW Fair Trading's Community Gaming Guidelines.