



VISA FIFA CUSCAL PROMOTION

Terms and Conditions

HOW TO ENTER

To be automatically entered into the draw, individuals must spend a minimum of \$20 in a single transaction on their Visa Debit card (by using the 'credit' function) between 05/02/10 and 5:30pm AEST on 25/04/10.

TERMS AND CONDITIONS

1. Information on how to enter and 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 16 years or over who have a valid passport as at 09/05/10, which will have at least six months validity remaining from 21/06/10.
3. Employees (and their immediate families) of the Promoter 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 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 to disqualify any entrant who submits an entry that is not in accordance with these Terms and Conditions or who tampers with the entry process. 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.
5. Entrants will receive one (1) entry into the draw for each time \$20 is spent on their Visa Debit card (by using the 'credit' function) in a single transaction. Limit one (1) entry per eligible transaction, regardless of the amount spent in that transaction.
6. 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.
7. The promotion commences on 05/02/10 and ends at 5:30pm AEST on 25/04/10. The draw will take place at Anisimoff Legal, Level 4, 448 St Kilda Road, Melbourne VIC 3004 on 28/04/10 at 2pm.
8. The winner will be notified by phone and by mail and the winner's name will be published in The Australian on 30/04/10. The first drawn winner must claim the prize by 2pm AEST on 04/05/10 otherwise the prize will be forfeited and another winner will be drawn in the unclaimed prize draw.
9. The Promoter's decision is final and no correspondence will be entered into.



WORLDWIDE PARTNER

10. The first valid entry drawn will win a trip for two (2) people to South Africa to attend a Category 2 finals match at the 2010 FIFA World Cup™.

The prize is valued at up to AU\$16,000 depending on exact date and point of departure and includes two (2) Category 2 finals match tickets to attend the 2010 FIFA World Cup™ with pre-match hospitality, return economy airfares from winner's nearest capital city to South Africa, a meet and greet service upon arrival at the airport, all scheduled ground transportation, domestic flights to match venues (if required), four (4) nights twin share accommodation at a 4-star hotel, a US\$150 Money Card, breakfast daily, the option to take a local tour and Visa FIFA themed merchandise (as determined by the Promoter in its absolute discretion). Additional spending money, additional meals, taxes, insurance, passports, visas, vaccinations, transport to and from departure point, transfers, items of a personal nature, in-room charges (including but not limited to room service, laundry and the purchase of mini-bar items), phone calls, any damage or loss of hotel property or damage to the hotel itself and all other ancillary costs are not included. Prize must be taken from 17/06/10 to 21/06/10 to coincide with the 2010 FIFA World Cup™ and is subject to booking and flight availability.

The winner and his/her guest must both have a valid passport as at 09/05/10, which will have at least six months validity remaining from 21/06/10.

11. During the entire duration of the prize, a nominated parent/guardian must accompany any person under 18 years of age.
12. The winner and his/her companion are responsible for ensuring that they have valid passports, and any requisite visas, vaccinations and travel documentation. The winner and his/her 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. Prize is subject to the standard terms and conditions of individual prize and service providers. The winner may be required to present credit card at time of accommodation check in.
13. Subject to the terms and conditions of the participating prize provider(s), if for any reason the winner does not, once the prize has been booked, take the prize or an element of the prize at the time stipulated, then the prize or that element of the prize will be forfeited and will not be redeemable for cash.
14. In the event of war, terrorism, state of emergency or disaster, the Promoter reserves the right to cancel, terminate, modify or suspend the promotion, subject to any written directions from a relevant regulatory authority.
15. If the prize (or part of the prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize (or that part of the prize) with a prize of the equal value and/or specification, subject to any written directions from a regulatory authority.
16. The 2010 FIFA World Cup™ tickets are subject to the event venue and ticket terms and conditions, including any applicable age restriction. The Promoter and event organizers hereby expressly reserve the right to eject any winner (and/or his/her companion) for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize.
17. Total prize pool value is up to AU\$16,000.
18. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash.
19. Should the first drawn winner not claim the prize by the time indicated, an unclaimed prize draw will take place on 04/05/10 at the same time and place as the original draw, subject to any directions from a regulatory authority. The winner's name will be published in The Australian on 06/05/10.



WORLDWIDE PARTNER

20. Entrants consent to the Promoter using the entrant's 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 competition (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
21. 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, 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.
22. Except for any liability that cannot be excluded by law, the Promoter (including its 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, including, but not limited to, where arising out of the following: (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 2010 FIFA World Cup™ is cancelled for any reason beyond the reasonable control of the Promoter; (f) any tax liability incurred by a winner or entrant; or (g) taking of the prize.
23. As a condition of accepting the prize, the winner may be required to sign 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.
24. The Promoter collects personal information in order to conduct the promotion and may, for this purpose, disclose such information 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 information. The Promoter may, for an indefinite period, unless otherwise advised, use the information for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. Entrants should direct any request to access, update or correct information to the Promoter. All entries become the property of the Promoter.
25. Important Information: The Visa Debit card is issued by <<insert FI name and ABN>>. Any advice provided herein is of a general nature only. Before using or acquiring a Visa Debit Card, please review the Product Disclosure Statement (PDS) to decide if Visa Debit is right for your personal circumstances. You can obtain a copy of the PDS from one of our branches.
26. The Promoter is Cuscal Limited (ABN 95 087 822 455) of Level 1, 1 Margaret Street, Sydney 2000, telephone (02) 8299 9000.

NSW Permit No. LTPS/10/352 VIC Permit No. 10/129 ACT Permit No. TP10/173 SA Permit No. T10/80