

BOQ Specialist 2018-9 Graduate Competition

Terms & Conditions:

1. The BOQ Specialist 2018 Graduate Competition is promoted by BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence no. 244616 ("BOQ Specialist"). Apple is not a participant in or sponsor of this promotion.
2. Entry is open only to 2018 graduates of medicine, dentistry or veterinary studies from any recognised Australian university.
3. Proof of graduation and/or employment may be requested for proof of entry qualification.
4. Competition commences on 17 September 2018 and closes 11:59pm AEST on 14 December 2018.
5. To enter, participants must do the following:
 - i) like the BOQ Specialist Facebook page 'Pulse by BOQ Specialist'
 - ii) complete the online entry form found on 'Pulse by BOQ Specialist'
6. Only entries submitted online will be accepted.
7. Entries must include the entrant's full name, full email address and university. Only one entry per person permitted.
8. This is a game of chance. The winners will be drawn manually via random selection.
9. The total retail value of all prizes is \$9,614.70. Entrants are eligible to win:
 - a) one of three Wi-Fi 64GB Apple iPad Pro (12.9 inch) valued at \$1,199 RRP each and Leather Smart cover valued at \$129 RRP; **or**
 - b) one of three Apple Watches (Series 3, Aluminum Case with Sport Band) valued at \$499 RRP each; **or**
 - c) one of three HomePod Speakers valued at \$499 RRP each; **or**
 - d) one of three Beats Studio3 Wireless Over-Ear Headphones valued at \$449.95 RRP each; **or**
 - e) one of three AirPods valued at \$229 RRP each; **or**
 - f) one of three BeatsX Earphones valued at \$199.95 RRP each.

Prizes will be drawn in value descending order.

10. Prizes are not transferable or exchangeable and cannot be taken as cash. Promotions are not available in conjunction with any other offer. No responsibility accepted for late,

lost or misdirected mail. The judges' decision is final and no correspondence will be entered into.

11. The draw schedule is as follows:

- Winners will be drawn at 5:00pm AEST on 17 December 2018 at BOQ Specialist, Level 21, The Chifley Tower, 2 Chifley Square, Sydney NSW 2000
- Winners will be notified by telephone or email by 19 December 2018
- Winners will be advertised in The Australian and the 'Pulse by BOQ Specialist' Facebook page on 21 December 2018
- Unclaimed prizes will be redrawn at 5:00pm AEST on 18 March 2019 at BOQ Specialist, Level 21, The Chifley Tower, 2 Chifley Square, Sydney NSW 2000
- Redrawn winners will be notified by telephone or email by 18 March 2019
- Redrawn winners will be advertised in The Australian on 20 March 2019

12. The personal information you provide will be collected and may be used by BOQ Specialist and its associated and related companies for any promotional, marketing and research purposes. By entering the competition, entrants consent to the use of their personal information as described in these terms. Entrants may access, change and/or update their personal information and obtain a copy of BOQ Specialist's privacy policy by contacting us during office hours on 1300 131 141 Australia wide.

13. Authorised under permit numbers:

NSW: LTPS/18/27585 ACT: TP18/01676 SA: T18/1538

14. If you do not wish to receive marketing material please call 1300 131 141 or email banking@boqspecialist.com.au