

BOQS “QUEENSLAND LUXURY ESCAPE” PROMOTION

TERMS AND CONDITIONS

1. The Promoter of the promotion is BOQ Specialist – a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence number 244616 of Level 21, 255 George Street, Sydney NSW 2000 (**the Promoter**).
2. Information on how to enter and the prize(s) form part of these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other published material, these Terms and Conditions will prevail.
3. By entering the promotion, participants are deemed to accept these Terms and Conditions.

PROMOTION PERIOD

4. The promotion commences on 26 March 2026 and closes at 11:59pm AEST on 10 September 2026 (“**Promotional Period**”). Entries received by the Promoter after the Promotional Period will be deemed invalid.

ELIGIBILITY AND PARTICIPATION

5. To enter the Promotion you must be
 - (a) an Australian resident aged 18 years or over
 - (b) Complete and submit one (1) entry form at the BOQ Specialist Stand at selected events listed in paragraph 6 between 26 March and 10 September 2026. Only one (1) eligible entry per Eligible Participant is permitted. The entry form must be completed in full and must set out the entrant’s full name, email and contact number, occupation and the State or Territory in which the Eligible Participant is registered to practice.
 - (c) Nominate a product or products of the Promoter listed on the entry form that they are interested in learning about. The Eligible Entrant is not required to purchase or apply for the product or products of the Promoter.
 - (d) have not opted out of receiving marketing communications from the Promoter at the time you submit your entry;
 - (e) can travel to Hamilton Island, QLD, within the specific dates excluding the blackout dates outlined in paragraph 7;
 - (f) travel on or after 1 November 2026 and before 1 November 2027 subject to flight and accommodation availability and the blackout dates outlined in paragraph 7. (“**Eligible Entrant**”).
6. Eligible national events include: ADX Sydney 26-28 March 2026; ACD 2026 Annual Scientific Meeting 16–18 May 2026; AVA National Conference 18-21 May 2026; RACGP Practice Owners Conference 23-24 May 2026; The Vet Expo 9-10 September 2026.
7. Qualia blackout dates include 25-31 October 2026; 19 December 2026 – 24 January 2027; 26-31 March 2027; 7-10 June 2027 and 20-28 August 2027.
8. 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.

9. Eligible Entrants are responsible for ensuring the information provided in the enquiry submission form is accurate. Incomplete, indecipherable or rejected submission forms will be deemed invalid.
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.

THE PRIZE

11. There is one prize to be won during the Promotional Period being one Queensland Luxury Escape package for two (2) adults.
12. The Prize includes:
 - a) One (1) x \$1,500 Flight Centre Gift Voucher which can be used towards airfares from the Prize Winner's nearest capital city in Australia, to Hamilton Island, QLD (If flights cost more than \$1,500, the Prize Winner must cover the difference or pay for the full airfare to Hamilton Island if they select not to use the voucher towards their flight).
 - b) One Qualia Gift Certificate which the Prize Winner can use to book and pay towards a Luxury Heart Island Adventure package subject to availability and blackout dates, which includes:
 - Three nights luxury accommodation at Qualia in the Leeward Pavillion Suite
 - Heart helicopter tour over the Great Barrier Reef during your Qualia stay.
 - Dinner at the Long Pavilion or Pebble Beach restaurant on one evening (excluding alcoholic beverages)
 - A la carte breakfast daily at the Long Pavilion
 - All non-alcoholic beverages at Qualia - including soft drinks, juices, waters, tea and coffee (does not include blended beverages)
 - Use of an electric golf buggy for the duration of the stay (drivers licence required)
 - 24-hour chauffeur service around Hamilton Island
 - VIP return Hamilton Island airport/marina transfers
 - Airport Lounge Access
 - Use of non-motorised watercraft
 - Use of the Qualia gym, spa, sauna and access to tennis court hire
 - Complimentary WiFi
13. The total prize pool value is AUD\$9,600.00.
14. The prize must be redeemed between 1 November 2026 and 1 November 2027, subject to availability and blackout dates.

15. Any costs not expressly listed as part of the prize are the responsibility of the Prize Winner and their guest, including (but not limited to) additional meals, spending money, travel insurance, personal expenses, and incidental charges.
16. All inclusions listed as part of the Qualia Gist Certificate are for Qualia packages as provided by the prize supplier. All travel is always subject to availability and may be dependent on select seat classes with airlines or specific room category availability with an accommodation partner. The Prize winner is responsible for any amendment fees issued by airlines or suppliers once the booking is confirmed and ticketed. It is the responsibility of the Prize Winner and their guest to hold valid travel insurance for their period of travel.
17. Any unused balance of the Flight Centre Gift Voucher will not be awarded as cash. Redemption of the Flight Centre Gift Voucher is subject to any terms and conditions of the issuer including those specified on the gift voucher.
18. 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.
19. Prize, or any unused portion of a prize, is not transferable or exchangeable and cannot be taken as cash and is not redeemable for other benefits, unless otherwise specified.
20. The Prize Winner and their guest must travel together, including travelling on the same flights and staying in the same accommodation. No compensation or alternative travel plans will be arranged should the Prize Winner and/or their guest miss their outbound or return flights or fail to meet any check in requirements for any reason. These costs will be the sole responsibility and expense of the Prize Winner and their guest. A credit card imprint will be required from the winner at check-in to the hotel for all incidental charges. For clarity, travel companions must be aged 18 years or over.
21. If any element of the Prize is cancelled or postponed for any reason, the Prize Winner agrees to forfeit the specified element, and no cash alternative offer will be granted in lieu of the part of that prize.
22. The Prize Winner and their nominated guest are responsible for all other costs or expenses relating to the Prize and its acceptance and redemption not otherwise specified in these terms and conditions, including, but not limited to additional spending money, meals, taxes (excluding airline and airport taxes), insurance, transport to and from departure point, additional transfers, items of a personal nature, in-room charges, mobile data and all other ancillary costs incurred by the winner of the prize and their nominated guest. The Promoter will not be liable for any other expenses incurred by the Prize Winner.
23. The Prize Winner and their nominated guest are responsible for obtaining any additional insurance they deem necessary, and documents required to travel to the relevant places at their own expense.
24. If the Prize (or part of the prize) is unavailable, the Promoter, in its sole 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.

25. The Promoter is not responsible or liable for any change in the value of a prize between the date of the publication of these Terms and Conditions and the date the prize is claimed.
26. The Promoter is not responsible for availability decisions made by prize suppliers.

PRIZE DRAW

27. The draw will take place the Promoter's offices at Anisimoff Legal Pty Ltd trading as Anisimoff Legal, Level 3, 162 Collins Street, Melbourne VIC 3000 (Prize Draw).
28. There will be one winner for this Prize Draw. The winner for the Prize Draw will be the first valid and Eligible Entry drawn by electronic random selection from the cumulative pool of Eligible Entries.
29. The Promoter may draw additional reserve entries and record them in order in case an invalid or ineligible entrant is drawn. The winner will be notified by telephone and email within two (2) business days of the draw, and their details (first initial, surname and postcode) will be published online at <https://www.boqspecialist.com.au/> from 7 October 2026.
30. If for any reason the Prize remains unclaimed by 9:29am AEST on 14 October 2026, a re-draw will take place at 9:30am AEST on 21 October 2026 at the same place as the original draw, subject to any directions from a regulatory authority. The winner (if any) will be notified by telephone and email within two (2) business days of the re-draw, and their details (first initial, surname and postcode) will be published online at <https://www.boqspecialist.com.au/> on 28 October 2026.
31. The Promoter's decision is final and no correspondence will be entered into.
32. Subject to the unclaimed prize draw clause, if for any reason the winner does not take the prize (or an element of the prize) by the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited.
33. In the event of war, terrorism, state of emergency, government lockdown, pandemic, or any other kind of disaster or unforeseeable event beyond the Promoter's reasonable control, 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.
34. Entrants consent to the Promoter using their 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 promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.

Liability

35. 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, including but not limited to technical difficulties, unauthorised intervention or fraud, 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.

36. 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.
37. 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; (f) any tax liability incurred by a winner or entrant; or (g) use of a prize / taking of a prize / participation in a prize. The Promoter is not responsible for any tax implications arising from a customer winning a prize. It is recommended to seek independent financial advice.
38. The use of any automated software or any other mechanical or electronic means that allows an entrant to automatically enter repeatedly is prohibited and will render all entries submitted by that entrant invalid.

Privacy

39. 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.boqspecialist.com.au/important-information/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.

40. As a condition of accepting a prize, all winners and their chosen 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 legal release and indemnity form.
41. If any of these clauses should be determined to be illegal, invalid, or otherwise unenforceable then it shall be severed and deleted from these Terms and Conditions and the remaining clauses shall survive and remain in full force and effect.
42. These Terms and Conditions (and any non-contractual disputes/claims which arise out of or in connection with them) will be governed by the relevant local courts who shall have exclusive jurisdiction over any and all disputes arising out of, relating to or concerning these Terms and Conditions.