

BOQ Specialist 2025 RANZCO Competition Terms & Conditions

BACKGROUND

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 prizes 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 at 8:00am AEDT on 14 November 2025 and closes at 5:00pm AEDT on 17 November 2025 (**Promotional Period**). Entries received by the Promoter after the Promotional Period will be ineligible for the prize draw.

ELIGIBILITY PARTICIPATION

5. Entry is open only to Australian residents, over the age of 18, who are veterinary professionals in Australia and who register to attend the **Vet Expo** held at Melbourne Convention and Exhibition Centre between Friday 14 November 2025 to Monday 17 November 2025 (**Eligible Participant**).
6. Directors, employees and agents (including their immediate families) of the Promoter are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or stepchild (whether natural or by adoption), parent, stepparent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, stepbrother, step-sister or first cousin.
7. To enter the Promotion and be entered into the Prize Draw, an Eligible Participant must complete and submit one (1) entry form at the BOQ Specialist stand at the **RANZCO** stand (**Eligible Entry**). Only one (1) 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 as a dentist. The Eligible Participant also has the option to nominate a product or products of the Promoter listed on the entry form that they are interested in learning about, but it is not mandatory. The Eligible Participant is not required to purchase or apply for the product or products of the Promoter. Only entries via this method will be accepted.
8. Eligible Participants are responsible for ensuring the information provided is accurate. Incomplete, indecipherable or rejected entries will be deemed invalid.
9. The Promoter reserves the right, in its sole and absolute discretion, to verify the validity of entries and the identity of participants (including age, employment details and place of residence), to disqualify any entrant who tampers with the entry process or engages in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the Promotion and to reject any entry that is not in accordance with these Terms and Conditions.

10. 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 (1) Prize to be won during the Promotion Period consisting of one Airbnb voucher of \$500.00 (Prize).
12. The total Prize value is \$500.00 (inclusive of GST).
13. The Promoter is not responsible or liable for any change in the value of the Prize between the date of the publication of these Terms and Conditions and the date the Prize is claimed.
14. The Prize is not transferable or exchangeable and cannot be taken as cash and is not redeemable for other benefits. The Promotion is not available in conjunction with any other offer.
15. If the 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.
16. Redemption of the Prize is subject to any terms and conditions of the issuer, including those specified on the Prize. The Prize must be taken on the specified date/s.

PRIZE DRAW

17. This is a game of chance. There will be one Prize Draw to determine the winner of the prize. The winner of the prize will be the first valid and Eligible Entry drawn manually via random selection from the cumulative pool of all Eligible Entries received by the Promoter. (**Prize Winner**)
18. The Prize Draw will take place at the Promoter's offices at BOQ Specialist, Level 21, 255 George Street, Sydney NSW 2000 at 4:00pm AEDT on Tuesday 18 November 2025 (**Prize Draw**). The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible participant is drawn.
19. The Prize Winners will be notified by email or telephone by Tuesday 25 November 2025.
20. To accept the Prize, the Prize Winner must respond to the notification in the manner and within the timeframe set out in the notification provided by the Promoter informing them of the fact they are a Prize Winner. Failure to respond as required, or at all, will result in the Prize winner forfeiting the Prize.
21. A draw for any unclaimed or forfeited prize will take place at 12:00pm AEDT on Tuesday 02 December 2025 at the same place as the original draw. A redrawn Prize Winner, if any, will be notified by email or phone on Wednesday 03 December 2025. To accept the Prize, the redrawn Prize Winner if any, must respond to the notification in the manner and within the timeframe set out in the notification provided by the Promoter informing them of the fact they are a Prize winner. Failure to respond as required, or at all, will result in the Prize winner forfeiting the Prize.
22. Subject to the unclaimed Prize Draw clause, if for any reason a winner does not take the 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. No compensation will be provided if a Prize is not taken or otherwise forfeited.
23. The Promoter's decision is final, and no correspondence will be entered into.

LIABILITY

24. The Promoter accepts no responsibility for any late, lost or misdirected entries nor any liability for lost, missing or damaged Prizes (as applicable).
25. The Promoter is not responsible for any ancillary costs incurred by accepting the Prize, entering the Promotion or redemption of the Prize.
26. 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.
27. 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 Promotion 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**").
28. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees and 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 the Promotion and/or: (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 of the Prize.
29. The Promoter accepts no responsibility or liability for the Prize being intercepted fraudulently and being used by someone other than the Prize Winners.
30. The Promoter, subject to relevant laws and any written directions from a regulatory authority, reserves the right to cancel, terminate, modify or suspend the Promotion for any other reason.
31. If the Promotion is cancelled, terminated, modified or suspended for any reason or the Terms and Conditions are amended, a notice will be published on the BOQ Business LinkedIn page.

PRIVACY

32. All entries submitted will become property of the Promoter and entries will not be returned.
33. The Airbnb prize is provided by a third party. The Promoter will be required to provide some of the Prize Winner's personal information to the relevant Prize issuer in order for the Prize to be issued: In entering this Promotion, all participants grant to the Promoter a perpetual, irrevocable, royalty-free licence to use, reproduce, modify and communicate any material submitted to the Promoter for any purpose that the Promoter may, at its sole discretion, determine appropriate.
34. In entering this Promotion, all participants consent to the publication of their name and city of origin in any advertisements or articles relating to the Promotion and participate in any media releases which may include photographs of the Winners by the Promoter. In entering this Promotion, all participants consent to the use of their names and likeness in this manner.
35. The Promoter collects personal information from all participants to conduct the Promotion and may for this purpose, disclose such personal information to third parties. The Promoter

will use and handle participants personal information as set out in the Promoter's Privacy Policy, which can be accessed online at boqspecialist.com.au/privacy-policy.

GENERAL

36. The Promoter accepts no responsibility for any tax implications associated with this Promotion and all participants, including the Prize Winners, must seek their own independent financial advice about the tax implications relating to the Prize or acceptance of the Prize.