

Terms and Conditions – FutureFocus Program 2019

1. The BOQ Specialist 2019 FutureFocus Grants (“FutureFocus Grants”) are 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”).
2. To be eligible for a FutureFocus Grant, you must:
 - a. Be enrolled in 2019 in a medical or dental degree at a recognised Australian university.
 - b. Intend to undertake either an elective or voluntary placement in a developing community or country outside of Australia between 1 October 2019 and 1 October 2020 (or as otherwise agreed in writing by BOQ Specialist).
 - c. Ensure the elective placement is recognised by your university as a required part of your studies.
 - d. Complete an online application form at boqspecialist.com.au/futurefocus.
 - e. Abide by the terms and conditions of the FutureFocus Grant as determined by BOQ Specialist.
3. Applications open on 13 May 2019 and must be received no later than 5:00pm AEST on Friday 30 August 2019. Only entries submitted online will be accepted. Please note that all sections must be completed as incomplete applications will not be considered.
4. Applicants will be eligible to win one of five FutureFocus Grants, each valued at \$2 500.
5. Each grant is to be used for the purpose of an elective or voluntary placement only, of which:
 - \$2 000 must be applied to the purchase of flights, accommodation or any other travel related expenses;
 - \$500 must be applied to the purchase of medical or dental supplies, surgical equipment, textbooks or other educational tools, or to support a specific local health program that will benefit the developing community that you have chosen to visit.
 - BOQ Specialist does not warrant any of the goods or services purchased using the FutureFocus Grants.
6. Applications will be assessed and reviewed by a panel, comprising of appointed representatives from BOQ Specialist.
7. Successful applicants will be selected by the panel by 5:00pm AEST on Friday 13 September 2019.
8. Successful applicants will be notified via phone and email by Wednesday 18 September 2019 and will receive their grant (in the form of a cheque and the GoPro camera) by Friday 4 October 2019.
9. Successful applicants will be announced on the BOQ Specialist Facebook page ([PulsebyBOQSpecialist](https://www.facebook.com/PulsebyBOQSpecialist)) on Friday 20 September 2019.
10. BOQ Specialist reserves the right to allocate the 2019 FutureFocus Grants as it deems fit and no debate or discussion will be entered into with applicants who are unsuccessful.
11. If awarded a FutureFocus Grant:

- a. You will need to provide a letter of confirmation from your university that you are undertaking an elective or voluntary placement.
 - b. You agree to provide an account and photographs of your experiences during the placement for BOQ Specialist to use as it sees fit (which may be edited by BOQ Specialist for length and clarity). You agree to provide at least one written update along with photographs no later than one month after returning from your overseas placement. BOQ Specialist may publish the account and photographs on social mediums determined by it, and may otherwise publicise the benefits provided by the grant. Upon request, you may also be asked to provide a video or presentation of your placement which may be used to promote the program.
 - c. The FutureFocus Grant must be taken by 1 October 2020 (or as otherwise agreed in writing by BOQ Specialist).
 - d. You must inform BOQ Specialist immediately if your placement is cancelled or suspended before you have commenced it. If, for this or any other reason, you do not proceed with your placement after BOQ Specialist has provided you a grant, you will forfeit your eligibility for the FutureFocus Grant and must repay the grant in full to BOQ Specialist upon demand.
12. The personal information you provide will be collected as part of the application process and may be used by BOQ Specialist and its associated and related companies for any promotional, marketing and research purposes. By applying for a FutureFocus Grant, applicants consent to the use of their personal information as described in these terms. Applicants 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.