

Digital Wallet Pty Ltd
Beem It Lunar New Years' Promotion
Terms and Conditions

1. Information on how to enter and prize details set out in all communications regarding the Beem It Lunar New Years' Promotion (the "**Promotion**") form part of these Conditions of Entry. Any entry not complying with these Terms and Conditions is invalid. Entry into this Promotion and the acceptance or receipt of a prize by a winner(s) is deemed as acceptance of these Terms and Conditions.
2. The Promoter is Digital Wallet Pty Ltd ABN 93 624 272 475 of level 10, 68 Pitt Street, SYDNEY, NSW 2000 and can be contacted at the following website www.Beemit.com.au (the "**Promoter**"). The Promoter is an authorised representative of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945.
3. The Promotion commences at **00:00 AEDT on Monday 4 February 2019** and closes at **23.59 AEDT on Monday 11 February 2019** (the "**Promotion Period**").
4. Entry into the Promotion is open to Australian residents who satisfy the following eligibility requirements ("**Eligibility Requirements**"):
 - Entrants must be a fully registered Beem It user– this means they have proceeded through the Beem It App registration process and have added a valid Mastercard or Visa debit card issued by an Australian bank;
 - Entrants must be aged 18 years and above; and
 - Are not employees or members of the immediate family (spouse, parent, sibling or child) of employees of the Promoter or their related entities directly involved in the Promotion (as determined by the Promoter).
5. To enter:
 - a. Make a payment of at least \$1 to another fully registered Beem It user;
 - b. Include your most creative description, incorporating '**#red**', in the payment transaction description, (emojis can be used);
 - c. Individuals can enter into the Promotion as many times as they like, provided they satisfy the Eligibility Requirements.
6. Chance plays no part in winning this Promotion. Entries will be judged on the following conditions by the Promoter;
 - a. Daily prize winners will be judged on business days (Monday-Friday) by 5.00pm AEDT at the Promoters address on their originality and creativity from the valid entries received during the previous business day, during the Promotion Period. For example, only entries received on Monday 4 February 2019 will be deemed eligible to win a daily prize to be awarded on Tuesday 5 February 2019. Entries received over the weekend, will be judged on the next business day.
 - b. To be eligible for the major prize, entrants must have won one (1) of the eight (8) daily prizes over the Promotion Period. The major prize winner will be judged at the end of the Promotion Period at the Promoters address and will be announced on Wednesday 13 February. The winning entry will be based on the most overall creative and original entry throughout the Promotion Period.
7. There will be eight (8) daily prizes of \$188 available for each day of the Promotion Period. The entries judged as being the most creative and original from the entries received the day prior to judging will receive \$188 paid to the winners Beem It handle via the Beem It App. All winners of the daily prizes are automatically in the draw to win the major prize.
8. There will be one (1) major prize winner who will receive a Flight Centre voucher to the value of \$10,000.00 to anywhere in Asia .The Flight Centre voucher is not limited to Asia and can be used towards any destination worldwide. The winning entry will be judged based on the most overall creative and original entry throughout the Promotion Period. The major prize winner will be notified via the App and in the public notice

section of the Sydney Morning Herald. Details on how to claim the Flight Centre voucher will be sent to the winning entry via email. The major prize winner will have 3 months to claim the prize from the date the winner is notified via the App. Once the major prize has been claimed, the winner will be subjected to the Flight Centre terms and conditions on how to redeem the voucher. If the major prize winner does not claim this prize within this time period, the prize will be awarded to the second place getter and so forth.

9. As a condition of receiving a daily prize and claiming the major prize, the winners agree to their Beem It handle (username) being published in the public notices section of the Sydney Morning Herald newspaper within 2 weeks of the promotion closing date.
10. The total prize value is approximately \$22,032.00 and is correct at the time of printing. The Promoter accepts no responsibility for any variation in prize value.
11. Prizes are non transferable or exchangeable. The winners accept the prize 'as is' and acknowledge that the Promoter accepts no responsibility for any tax implications that may arise from the prize. The winner should seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser.
12. The Promoter's decision is final and no correspondence will be entered into. The Promoter will arrange for delivery of the prizes within Australia, after the selection of the winning entries as set out in these Terms and Conditions.
13. The Promoter will use its best endeavours to provide the prizes listed. If the prizes are unavailable for whatever reason, the Promoter reserves the right to substitute for that prize or item for a prize or item of an equivalent value subject to any written directions given under applicable trade promotion laws and regulations.
14. In the event that for any reason whatsoever a winner does not take an element of the prize at the time agreed by the Promoter then that element of the prize will be forfeited by that winner.
15. The Promoter reserves the right, at any time, in its sole discretion, to verify the validity of entries and entrants and reserves the right, in its sole discretion, to disqualify any entrant whom the Promoter has reason to believe has breached any of these terms, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the Promotion. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
16. If for any reason this Promotion is not capable of running as planned (including, but not limited to) infection by computer virus, bugs, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Promotion, the Promoter may take any action that may be available including cancelling, terminating, modifying or suspending the Promotion. The Promoter reserves the right in its sole discretion to disqualify any individual who tampers with the entry process.
17. 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 and its related entities (including its respective directors, officers, employees and agents) are not responsible for and exclude 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; (e) any tax liability incurred by a beneficiary of a Prize (including an Entrant and the Prize Recipient); (f) use/taking of the Prize (g) the Promotion.

18. All entries become the sole property of The Promoter. The Promoter collects your personal information so that it may process your entry, administer this Promotion and contact you regarding information on products or services that may be of interest to you. The Promoter may communicate personal information to external providers and organisations to which it may outsource certain functions. The Promoter will use and handle your personal information as set out in the Beem It Privacy Policy, which can be viewed at www.beemit.com.au. The Privacy Policy sets out how you may access, update or correct your personal information, change your direct marketing preferences or make a privacy complaint. You may contact the Promoter via the app. Open the app > go into user profile settings in the top right corner > Select help > Contact us.

Beem It Luna New Year Promotion – Abridged T&Cs

To win one of eight (8) daily prizes of \$188 and one (1) major prize of a Flight Centre voucher to the value of \$10,000.00 towards a trip to Asia, you need to be a fully registered user of the Beem It app and make a payment of at least \$1 to another fully registered user of the Beem It app, including a creative payment transaction description which incorporates “#Red”. All entries will be judged by the Promoter daily by 5.00pm AEDT at the Promoters address based on their originality and creativity from the valid entries received during the previous business day during the Promotion Period. The major prize entry will be judged as the overall most creative and original entry, at the end of the Promotion Period. Winners of the daily prizes will be paid to their Beem It handle via the App. The winner of the major prize will be notified via email on how to claim their prize. The competition is open to Australian residents who are 18 years and above and commences at 00:01 AEDT on Monday 4 February 2019 and closes at midnight AEDT on Monday 11 February 2019. All winners will be published in the SMH newspaper within two weeks of the Promotion finishing. The Promoter is Digital Wallet Pty Ltd ABN 93 624 272 475 of level 10, 68 Pitt Street, SYDNEY, NSW 2000. Please consider the full Competition Terms and Conditions. (Link to full T&C)

A Visa or Mastercard debit card attached to an Australian bank account is required to use the Beem It app. Beem It is a facility provided by Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 and made available through its authorised representative, Digital Wallet Pty Ltd ABN 93 624 272 475. Before downloading the app please consider the Product Disclosure Statement and Terms and Conditions <https://docs.beemit.com.au/terms>. As this advice has been prepared without considering your objectives, financial situation or needs, you should, before acting on it, consider the facility's appropriateness to your circumstances.