

‘How to Raise Rich Kids Book Giveaway with Kit’ Competition Terms and Conditions

Competition introduction

1. The competition name is *‘How to Raise Rich Kids Book Giveaway with Kit’* (**Promotion**)
2. The promoter is CBA New Digital Businesses Pty Ltd ABN 38 633 072 830, **trading as Hey Kit (Promoter)**. CBA New Digital Businesses Pty Ltd is a subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 (**CBA**) and has a registered business address of Commonwealth Bank Place South, Level 1, 11 Harbour Street, Sydney NSW 2000.
3. The Promotion commences at 12.00AM (AEST time) on 22 August 2026 and closes at 11.59PM (AEST time) on 4 September 2026 (**Promotion Period**).

Prize details and requirements

4. Subject to these Terms and Conditions, five (5) prizes will be awarded in the Promotion as follows:
 - a. One (1) major prize consisting of one (1) copy of *‘How to Raise Rich Kids’* by Sarah Megginson, valued at \$37, and one (1) exclusive 1:1 personal budgeting education session with Sarah Megginson, valued at \$350 (**Major Prize**).
 - b. Four (4) runner-up prizes, each consisting of one (1) copy of *‘How to Raise Rich Kids’* by Sarah Megginson, valued at \$37 (**Runner-Up Prizes**).
5. The Major Prize and Runner-Up Prizes are together referred to as the Prizes. The total value of all Prizes is \$535 AUD, inclusive of GST where applicable.
6. The books and the 1:1 personal budgeting education session are supplied by Sarah Megginson (**Prize Supplier**). The Promoter is responsible for managing the Promotion and coordinating Prize fulfilment with the Prize Supplier.
7. The date, time and format of the 1:1 personal budgeting education session will be arranged between the Major Prize Winner and the Prize Supplier after the Major Prize has been claimed and is subject to the Prize Supplier's reasonable availability.
8. The Prizes, including any unused portion of a Prize, are not transferable, exchangeable or redeemable for cash or other goods or services, except where the Promoter determines otherwise in accordance with these Terms and Conditions.

9. If a Prize or any element of a Prize becomes unavailable for reasons beyond the Promoter's reasonable control, the Promoter may, subject to any legal requirements or directions from a regulatory authority, substitute the Prize or relevant element with a prize of equivalent value and/or specification.
10. The Promoter is not responsible for any delay, cancellation, unavailability, restriction or condition affecting any element of a Prize for reasons beyond the Promoter's reasonable control.

Eligibility

11. Entry into the Promotion is open to individuals who at the time of entry:
 - a. Are over the age of 18;
 - b. Are an Australian resident;
 - c. Are not persons who are (as determined by the Promoter):
 - (i) involved (whether as principal, agent or employee) in the conduct or the promotion of the Promotion (including any person who determines the Winner or Reserve Winner); or
 - (ii) involved in the management of the Promoter or any of its related bodies corporate (as that term is defined in the Australian Corporations Act Cth);
 - d. Fulfil the additional entry requirements set out below in clause 12 and;
(Eligible Entrants).
12. As a condition of claiming the Prize, the Winners or Reserve Winners (as the case may be) **(Prize Recipient)**, agrees to:
 - a. Accept these terms;
 - b. Consent to the Promoter sharing the Prize Recipient's name and email address with Sarah Megginson to facilitate and arrange the 1:1 personal budgeting education session.

How to enter

13. To enter, Eligible Entrants must, during the Promotion Period:
 - a. Complete and submit the online Promotion entry form at heykit.com.au/how-to-raise-rich-kids-giveaway with the information requested by the Promoter;
 - b. Confirm agreement to these Terms and Conditions;

- c. Follow @kitappau and @moneymargarita on Instagram and provide the Instagram handle used to follow @kitappau and @moneymargarita in the Promotion entry form.
- 14. A maximum of one entry is permitted per person. Any additional entries received from the same person may be deemed invalid by the Promoter.
 - 15. Entries must be received by the Promoter during the Promotion Period. The Promoter is not responsible for late, lost, incomplete, submitted or misdirected entries, or for technical issues affecting submission, except to the extent caused by the Promoter.
 - 16. As a condition of claiming a Prize, a winner may be required to provide reasonable evidence of their identity, age, Australian residency and compliance with the entry requirements, including that the Instagram account identified in their entry follows @kitappau, and must provide a valid Australian postal address for delivery of any book included in their Prize.

Determining the Winner

- 17. The random electronic prize draw will take place on 8 September 2026 at 11am (AEST) at The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015 (**Draw**).
- 18. The first valid Eligible Entrant randomly drawn will be awarded the Major Prize (**Major Prize Winner**). The next four (4) valid Eligible Entrants randomly drawn will be awarded one Runner-Up Prize (**Runner-Up Winners**). The Major Prize Winner and Runner-Up Prize Winners are together referred as to Winners.
- 19. At the time of the Draw, the Promoter will randomly draw a further five (5) additional eligible entries for the Prize to be reserve winners if the Prize is unclaimed or cannot be delivered to or accepted by the Winner (**Reserve Winners**).
- 20. Each Eligible Entrant is only eligible to receive one (1) Prize.

Announcing and notifying the Winners

- 21. The Promoter will notify each Winner on 8 September 2026 using the contact details provided in the Winner's entry form. The Promoter will notify the Reserve Winner by email to the Reserve Winner's email address within one day from the day the Reserve Winner is awarded the prize.
- 22. Winners will only be contacted through official Kit channels. The Promoter will never require a Winner to provide banking details or make any payment to claim a Prize.

23. Each Winner must respond to the Promoter and claim their Prize by 14 September 2026 by 1pm (AEST). If a Winner does not claim their Prize by that deadline, cannot be contacted, is found to be ineligible, or is unable to accept the Prize, the Promoter may award that Prize to a Reserve Winner, subject to applicable law.
24. If a Reserve Winner is not contactable within 30 days of the Promoter's notice to them, the process set out in clause 21 shall be applied again, and so on until the Prize has been successfully claimed, delivered to and accepted by a Reserve Winner.

Distributing the Prize

25. Following confirmation of a Winner's eligibility and acceptance of their Prize, the Promoter and/or Prize Supplier will contact the Winner to arrange Prize fulfilment.
26. Each book will be sent to the valid Australian postal address provided by the relevant Winner. The Promoter is not responsible for a Prize that cannot be delivered because the Winner has provided incorrect or incomplete delivery information.

Resolving disputes

27. Complaints regarding the Promotion may be submitted by completing the online complaints for available at <https://dzjgo.share.hsforms.com/2ydhRUwspT3uZUzS8YKiNfA>.
28. If there is a dispute concerning the complaint, the decision of the Promoter is final and binding, and no further correspondence will be entered into.

General

29. Information on how to enter and prize details set out in all communications regarding the Promotion forms part of these terms.
30. Any entry not complying with these terms is invalid. Errors and omissions may be accepted at the Promoter's discretion.
31. Beneficiaries of the Prize accept the Prize 'as is' and acknowledge that the Promoter accepts no responsibility for any tax implications that may arise from their Prize. Beneficiaries of the Prize should seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser. The Prizes may not be converted into cash.
32. Promoter reserves the right, at any time, in its sole discretion, to verify the validity of entries and Eligible Entrants (including an Eligible Entrant's identity, age, and place of residence) and reserves the right, in its sole discretion, to disqualify any Eligible

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 Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

33. The Promoter reserves the right, in its sole discretion, to determine an entry as invalid if the Participant uses inappropriate or discriminatory language within their entry or otherwise acts or is reasonably suspected to act in an inappropriate manner with respect to this Promotion.
34. 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, subject to any relevant approval of relevant regulatory authorities, take any action that may be available including cancelling, terminating, modifying or suspending the Promotion.
35. The Prize is valued in Australian dollars.
36. All Prize amounts in these Terms and Conditions are inclusive of the Australian goods and services tax (GST).
37. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
38. Nothing in these terms' 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**).
39. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, none of the Promoter, nor any of their related bodies corporate (including their respective directors, officers, employees and agents) are responsible for and liability is excluded 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 (that are not wholly under the Promoter's control);
 - (b) any theft, unauthorised access or third-party interference (by a third party not wholly under the Promoter's control);
 - (c) any entry or Prize claim that is late, lost, altered, damaged or misdirected due to any reason beyond the reasonable control of the Promoter;
 - (d) any variation in Prize value not within the Promoter's reasonable control;
 - (e) any tax liability incurred by a beneficiary of a Prize (including an Entrant and the Prize Recipient); and
 - (f) use/taking of the Prize (unless wholly under control of the Promoter); and (g) the Promotion (unless wholly under control of the Promoter);

40. All entries become the sole property of the Promoter. The Promoter may use your personal information so that it may contact you about your entry or receiving a Prize.
41. The Promoter may communicate personal information to external providers and organisations to the extent such communication is required to outsource certain functions like the storage of data for our organisation.
42. The Promoter will use and handle any personal information you may provide as set out in its Privacy Policy, which can be viewed at www.heykit.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.
43. You may contact the Promoter via <https://help.heykit.com.au/kb-tickets/new>.
44. The Promoter promotes this trade promotion on its own behalf, and not on behalf of its parent company Commonwealth Bank of Australia (CBA) or its other Related Bodies Corporate (as that term is defined in the Australian Corporation Act). Any entrant's or Winner's rights under this trade promotion are enforceable only against Promoter, and Promoter's obligations are owned only by the Promoter. Notwithstanding any other terms of this trade promotion to the contrary: (i) nothing in this Agreement binds CBA or its other Related Bodies Corporate in contract or otherwise; and (ii) the Promoter is not an agent or otherwise authorised to make representations on behalf of CBA or its other Related Bodies Corporate.
45. By reviewing and entering this Promotion, Eligible Entrants: (a) fully release and hold Meta and Sarah Megginson harmless from liability associated with this Promotion; and (b) acknowledge that Meta and Sarah Megginson are not responsible for the promotion, administration or execution of the Promotion.

‘How to Raise Rich Kids Book Giveaway with Kit’ Competition

Abridged Terms and Conditions

‘How To Raise Rich Kids Book Giveaway with Kit’ (**Promotion**) is conducted by CBA New Digital Businesses Pty Ltd ABN 38 633 072 830, trading as Hey Kit (**Promoter**), and runs from 12.00AM (AEST) on 22/08/2026 to 11.59PM (AEST) on 04/09/2026 (see full terms and conditions here heykit.com.au/how-to-raise-rich-kids-giveaway). Eligibility criteria apply. Open to Australian residents aged 18 years or over. To enter, complete the giveaway entry form on the Kit website at heykit.com.au/how-to-raise-rich-kids-giveaway, agree to the full Terms and Conditions, submit the entry and follow @kitappau & @moneymargarita on Instagram during the Promotion Period. Maximum one entry per person. Five prizes are available: one major prize comprising one copy of How to Raise Rich Kids by Sarah Megginson and one exclusive 1:1 personal budgeting education session with Sarah Megginson, and four runner-up prizes comprising one copy of the book each. Total prize value: \$535 AUD. Random electronic draw on 08/09/2026 at 11am AEST at The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015. Winners notified by email. Prizes which are unclaimed or which cannot be delivered to a winner by 1pm (AEST) on 14/09/2026 will be forfeited and awarded to Reserve Winners.