

'Win \$1,000 Travel Booking Credits with Kit and CommBank Yello' Terms and Conditions

Competition introduction

1. The competition name is 'Win \$1,000 Travel Booking Credits with Kit and CommBank Yello' (**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 is authorised under Australian Capital Territory Permit No. TP 26/00401.
4. The Promotion commences at 12.00AM (AEDT) on 1 April 2026 and closes at 11.59PM (AEST) on 30 April 2026 (**Promotion Period**).

Eligibility

5. 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 an eligible CommBank Yello customer;
 - d. Are a CommBank customer who holds an active eligible CommBank retail or business credit or debit card, StepPay card or Travel Money Card, and has a Travel Booking profile;
 - e. 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 Winners or Reserve Winners); 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);
 - f. Fulfil the additional entry requirements set out in clauses 6 and 7 (Additional Eligibility requirements); and
 - g. Agree to these Terms and Conditions.(**Eligible Entrants**).

Additional Eligibility requirements

All Eligible Entrants must also meet the following requirements (in clauses 6 and 7 below).

6. Eligible Entrants must enter the Promotion by 11.59PM (AEST) on 30 April 2026 and meet the following conditions:
 - a. Have successfully created a Kit product account (**Kit Account**) through the Kit app, including linking a parent/guardian bank account (**Boss Linked Account**) and having at least one child profile associated with the Kit Account;
 - b. May be either a new or existing Kit customer at the time of entry;
 - c. Have reviewed and agreed to comply with all eligibility criteria and terms and conditions made available during the Kit App download process and Kit Account opening process. These terms and conditions:
 - (i) set out details on the Kit Membership Fees amongst other important information; and
 - (ii) include the Kit Product Terms and Conditions, Product Disclosure Statement, and all other terms and conditions available at www.heykit.com.au/legal.
 - d. Have confirmed that no other person in your household has opened a new Kit Account presented through this Promotion;
 - e. Have provided their consent to participate in the Promotion by submitting the entry form with the email address linked to their Kit account and selecting the required consent checkbox;
 - f. Must not close the Eligible Entrant's Kit Account at any time during the Promotion Period. If the Eligible Entrant closes their Kit Account during the Promotion Period, their participation in the Promotion will be withdrawn, and they will no longer be an Eligible Entrant.
7. As a condition of claiming the Prizes, the Winners or Reserve Winners (as the case may be) (**Prize Recipients**), agree to:
 - a. Accept these Terms and Conditions;
 - b. Have provided their consent to the publication of their name in accordance with these Terms and Conditions.
 - c. Have provided their consent to the Promoter sharing the Prize Recipient's name and email address with Hopper to fulfil the Prize.

Prize details and requirements

8. Subject to these Terms and Conditions, five (5) prizes will be awarded (determined in accordance with clause 16, (together the Prizes)) with one (1) prize awarded to each of five (5) separate Winners.

Each prize consists of: (**Travel Booking Travel Credit**) One (1) \$1,000 AUD travel credit with Travel Booking provided by Hopper

Inc (**Hopper**), subject to the following:

- (i) a Travel Booking profile can be created by searching 'Travel Booking' in the CommBank app and navigating to the Travel Booking website. Travel credits are a form of payment issued by Travel Booking that can be used on future purchases on the Travel Booking website or platform and are not redeemable for cash or for use outside the Travel Booking website or platform. Travel credits will expire two (2) years after the date of issue.
9. The Promoter is responsible for managing and delivering the Prizes, liaising with the Winners and will be the main point of contact for the Winners.
10. The total value of the Prizes is \$5,000 AUD.
11. The Prizes must be redeemed within two (2) years of the issue date and are subject to availability and Travel Booking terms and conditions (travelbooking.hopper.com/terms).
12. The Prizes (including any unused portion) may not be transferred, exchanged or redeemed for cash or other goods or services.
13. If The Prizes, or any element of the Prizes, are unavailable, the Promoter reserves the right, in their discretion, to substitute the Prizes, or the relevant element of the Prizes, with a prize of equivalent value and/or specification, subject to any legal requirements or directions from a regulatory authority.

Determining the Winner

14. The random electronic prize draw will take place at 11.00AM (AEST) on 7 May 2026 at The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015 (**Draw**). The first five (5) eligible entries drawn, as determined by the Promoter, will be awarded one (1) Prize (**Winners**).
15. At the time of the Draw, the Promoter will randomly draw a further ten (10) additional eligible entries for the Prizes to be Reserve Winners if the Prizes are unclaimed or cannot be delivered to or accepted by the Winners (**Reserve Winners**).
16. Each Eligible Entrant is only eligible to receive one (1) Prize.

Announcing and notifying the Winner

17. The Promoter will notify the Winners by email to the Winners' email addresses on 12 May 2026. The Promoter will notify the Reserve Winners by email to the Reserve Winners' email addresses within one day from the day the Reserve Winners are awarded a Prize.
18. The Promoter will publish the Winners' first initial, last name and postcode on the Promoter's website at heykit.com.au/win-family-getaway by 5.00PM (AEST) within two

weeks following (a) the Winner's claim in writing of the Prize to the Promoter following receipt of the email above, and (b) the Promoter's confirmation of the Winner's claim.

19. If any Prize is unclaimed or cannot be delivered or accepted by the Winner by 5.00PM (AEST) on 21 May 2026:
 - a. The Winner will be taken to have forfeited the Prize, and the Promoter will award the Prize instead to a Reserve Winner; and
 - b. The Promoter will notify the Reserve Winner by email within one day of the Prize being awarded to them.
20. If a Reserve Winner is not contactable within three (3) business days of the Promoter's notice to them, the process set out in clause 16 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

21. Upon notification to the Winner (or Reserve Winner, if applicable) and confirmation of acceptance of the Prize following receiving the email notification described in clause 20 above, the Winner (or Reserve Winner, if applicable) will be contacted by the Promoter to make arrangements regarding the taking of the Prize and organising the next steps.

Resolving disputes

22. Complaints regarding the Promotion may be submitted by completing the online complaints form available at <https://dzigo.share.hsforms.com/2ydhRUwspT3uZUzS8YKiNfA>.
23. 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

24. Information on how to enter and prize details set out in all communications regarding the Promotion forms part of these Terms and Conditions.
25. Any entry not complying with these terms is invalid. Errors and omissions may be accepted at the Promoter's discretion.
26. 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.

27. The 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.
28. 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.
29. 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.
30. The Prize is valued in Australian dollars.
31. All Prize amounts in these Terms and Conditions are inclusive of the Australian goods and services tax (GST).
32. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
33. 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**).
34. 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);
35. 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.
 36. 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 the Promoter's organisation.
 37. 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.
 38. You may contact the Promoter via the 'Contact Us' form available on the Promoter's website at help.heykit.com.au/kb-tickets/new.
 39. 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 Corporations Act). Any entrant's or Winner's rights under this trade promotion are enforceable only against the Promoter, and the 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.

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Abridged Terms and Conditions

'Win \$1,000 Travel Booking Travel Credits with Kit and CommBank Yello' (**Promotion**) is conducted by Hey Kit (**Promoter**) and runs from 01/04/2026 to 30/04/2026 (see full terms and conditions at heykit.com.au/win-family-getaway. Eligibility criteria apply. Open to Australian residents aged 18 years or over who are eligible CommBank Yello customers and who successfully create or hold a Kit account, meet all entry requirements and consent to participate in the Promotion. Five (5) eligible entries randomly drawn will each win one (1) \$1,000 AUD travel credit to be used via Travel Booking provided by Hopper Inc (**Hopper**). Travel credits are not redeemable for cash and expire two (2) years from the date of issue. Total prize pool value is \$5,000 AUD. Random electronic prize draw will be conducted at 11.00AM (AEST) on 07/05/2026 at The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015. Winners will be notified by email, and each winner's first initial, last name and postcode will be published on the Promoter's website at heykit.com.au/win-family-getaway, by 5.00PM (AEST) within two weeks following the winner claiming the Prize. Prizes that are unclaimed or cannot be delivered to a winner by 5.00PM (AEST) on 21/05/2026 will be forfeited and awarded to Reserve Winners. Permit: ACT Permit No. TP 26/00401.