

TERMS AND CONDITIONS OF ENTRY INTO WESTPAC COMMUNITY TREASURERS AWARDS ("THE PROMOTION")

1. Information on how to enter and prize details form part of these terms and conditions; however, to the extent that there is any inconsistency between these terms and conditions and any other published material, these terms and conditions will prevail. By participating in this Promotion, each participant fully and unconditionally agrees and acknowledges that these terms and conditions are binding. This Promotion is a game of skill; chance plays no part in determining the winner.
2. The Promoter is **Westpac Banking Corporation ABN 33 007 457** of 275 Kent Street, Sydney, NSW ("**Westpac**" or "the Promoter"), tel: 132 032. The Promoter and its related bodies corporate (as that term is defined in the *Corporations Act 2001 (Cth)*) will be known as "the Westpac Group".
3. The Promotion commences at 9am Eastern Daylight Savings Time ("EDST") on 27 November 2009 and closes at 5pm EDST on 1 April 2010 ("the Promotion Period").
4. Entry is open to Australian community groups that are incorporated associations or equivalent and have been in existence for a minimum of two years and who submit a valid entry in accordance with clause 1 of Schedule 1 (each an "Entry"). No responsibility will be accepted by the Promoter for lost, late, incomplete, illegible, or misdirected Entries.
5. The Promoter takes no responsibility for any variation in the Prize value. Prizes are not transferable, exchangeable or redeemable for cash.
6. Except for warranties and conditions implied by law which cannot be excluded, neither the Promoter nor any other member of the Westpac Group make any representations or warranties, express or implied, regarding the quality or suitability of any prizes awarded under these terms and conditions. Certain legislation may imply conditions or warranties which cannot be excluded, restricted or modified except to a limited extent. In this event, to the extent permitted by law, the liability of the Promoter and all members of the Westpac Group is limited to, at its option: (i) the replacement of the prize or the supply of an equivalent prize; or (ii) the payment, if it does not contravene any law, of the cost of the replacement or supply. To the maximum extent permitted by law, the Promoter and all other members of the Westpac Group expressly disclaim liability for any loss or damage whatsoever (including but not limited to indirect or consequential loss) or for any personal injury which is suffered or sustained in connection with any participant's participation in this Promotion or the acceptance of any Prize. The Winner indemnifies the Promoter and all members of the Westpac Group against any liability, injury, loss or damage which may be suffered, incurred or sustained by the Promoter or any member of the Westpac Group arising out of, relating to, or in any way connected with, any act or omission (including negligence) by the Winner, or its use of the Prize, or its breach of these terms and conditions.
7. Nothing in these terms and conditions is intended to exclude, restrict or modify the application of the Corporations Act 2001 and the Trade Practices Act 1974 or any equivalent State or Territory legislation.
8. The Promoter collects personal information from all participants in order to conduct the Promotion. If the information requested is not provided, the participant may not participate in the Promotion or claim a Prize and their entry may be discarded. It is a condition of entry into the Promotion that the Winner consents to the publication of their name and city of origin in any advertisements or articles relating to the Promotion or the Prize and participates in any media releases which may include photographs of the Winner by the Promoter or any other member of the Westpac Group. By entering this promotion, participants consent to the use of their names and likenesses in this manner. Personally-identifying information collected from participants in this Promotion is subject to the Westpac Group's privacy policies, which can be found at <http://westpac.com.au/privacy> and will be handled in accordance with all applicable laws in Australia.
9. By participating in this Promotion each participant grants the Promoter and the Westpac Group a perpetual, non-exclusive, transferable, irrevocable, royalty-free, worldwide licence to use, reproduce, publish, distribute and disseminate all intellectual property rights in Entries that are

capable of being assigned to the Promoter and consents to the Promoter and any other member of the Westpac Group using, reproducing or editing and adapting any Entry, if the Promoter wishes, in broadcast, electronic and print media, newsletters, in the Promoter branch merchandising and related marketing activities in whole or in part without attributing that Entry to the person who created it.

10. Neither the Promoter nor any other member of the Westpac Group will be responsible for any problems or technical malfunction of any computer online systems, servers or providers, computer equipment, software, failure of any email or entry to be received by the Promoter on account of technical problems or traffic congestion on the Internet.
11. If this Promotion is not capable of running as planned for any reason (including but not limited to failure or malfunction of any computer equipment by reason of infection by computer virus, power failure, bugs, tampering, unauthorized intervention, fraud, or 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 reserves the right in its sole discretion to disqualify any individual who deliberately undermines the fairness of the promotion for other entrants or tampers with the entry process and, after consulting with the relevant legislative authorities, to cancel, terminate, modify or suspend the Promotion.

SCHEDULE 1

THE PRIZES

- 1) To enter into the running for a Community Treasurer Awards Prize, an Eligible Entrant must, during the Promotion Period:
 - a) access the entry form on either the Westpac Community Treasurer's Awards booklet or online at www.ourcommunity.com.au/treasurersawards;
 - b) complete the organisation contact details;
 - c) nominate the organisation's budget class, being either:
 - i) small (for organisations with an annual income of less than \$10,000 per annum);
 - ii) medium (for organisations with an annual income of between \$10,000 and \$250,000 per annum); or
 - iii) large (for organizations with an annual income of more than \$250,000 per annum),
 - d) describe the qualities of your Treasurer that:
 - i) ensures good financial management,
 - ii) ensures good financial governance,
 - iii) ensures good financial outcomes;
 - e) describe why your Treasurer deserves a Community Treasurers Award;
 - f) submit the entry by either posting the completed entry to 51 Stanley St, West Melbourne 3003 or by clicking on the "submit" button at the end of the online entry form;
("Entry"). No responsibility will be accepted by the Promoter for lost, late, incomplete, illegible, or misdirected Entries.
- 2) Westpac may, in its absolute discretion, disqualify any Entries received in excess of one per organisation.
- 3) There are thirty three prizes to be won:
 - the top thirty organisations, as judged by a panel of judges appointed by the Promoter, will receive a prize consisting of an invitation for one person to a one day workshop specifically developed for Treasurers in the community sector (the "Workshop Prize"). The Workshop Prize is valued at \$445 for non-Westpac customers and \$295 for Westpac customers;
 - of those top thirty organisations, the best in each class (small, medium, large) will receive an additional prize consisting of a \$5,000 cash donation from The Westpac Group, and a trophy for each nominated Treasurer (the "Best In Class Prize").

The Promoter takes no responsibility for any variation in the Prize value. Prizes are not transferable, exchangeable or redeemable for cash.
- 4) Entries will be judged against the entry criteria set out in clause 1 above by a panel of judges appointed by the Promoter and ourcommunity.com.au and the Eligible Entrants that submitted the winning Entries will be declared the winners ("Winners"). Judging of all Entries will be conducted between April 1 and April 15 at 51 Stanley Street, West Melbourne (the "Judging"). The judges' discretion will be final and no correspondence will be entered into. The Judges, at their discretion, may allocate fewer Prizes than the total Prize Pool (including in circumstances where insufficient entries are received or entries are judged to be of a poor standard). Where a Workshop Prize is not collected within one week of the Judging, Westpac may allocate that Prize to the next best response at its absolute discretion.
- 5) Workshop Prize Winners will be notified of the Community Treasurer Workshop dates and given information to attend the workshops shortly after the Judging. Best in Class Prizes will be credited to the winning organisations' registered bank account by direct deposit within 28 days of the date of the Judging. Each trophy will be forwarded to the organisation's registered address within 28 days of the Judging.

- 6) The winning organisations may be liable to declare the Community Treasurer Awards Prize for taxation purposes and will be liable for any tax payable in respect of a Prize. Entrants should seek independent financial advice in relation to any tax payable on the Prize and the potential impact on their personal financial situation prior to entering the Promotion.