

"Visa - FIFA World Cup 2026™" Promotion

TERMS AND CONDITIONS

1. Information on how to enter and the prizes form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. Entry is only open to Australian residents aged 18 years or over who; (a) hold a valid personal Visa debit card, credit card or prepaid card issued by a Participating Financial Institution (as defined below); (b) have not opted out from marketing communications from the Participating Financial Institution; and (c) can travel to San Francisco, CA, USA in June 2026 if drawn as a winner of the Major Prize (defined below).
3. Employees (and their immediate families) of the Promoter, Participating Financial Institutions (as defined below) and agencies associated with this promotion are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
4. The promotion commences at 12:01am AEDT on 1 March 2026 and closes at 11:59pm AEST on 25 April 2026 ("**Promotional Period**").
5. A "**Participating Financial Institution**" is any of the following financial institutions:
 - Woolworths Team Bank Ltd
 - Police Credit Union
 - Fire Service Credit Union Ltd
 - BankWAW
 - Central Murray Bank
 - Queensland Country Bank Ltd
 - Police Bank & Border Bank. A division of Police Bank Ltd
 - Australian Mutual Bank
 - Goulburn Murray Credit Union Cooperative Ltd
 - Northern Inland Credit Union Ltd
 - Bank Orange
 - The Mac (Macarthur Credit Union Ltd)
 - Broken Hill Bank
 - First Option Bank
 - MyState Bank Ltd
 - Credit Union SA

- Geelong Bank
 - Beyond Bank Australia
 - Ubank
 - Bank of Sydney Ltd
 - Horizon Credit Union Ltd
6. To receive an automatic entry into the draw, eligible individuals must spend \$500 or more using their eligible Visa debit card, credit card, or prepaid card ("**Eligible Card**") during the Promotional Period (each a "**Qualifying Transaction**"). To clarify, one (1) entry will be awarded for each \$500 spent using a single Eligible Card. For example if an individual spends \$1500 across multiple transactions using the same Eligible Card, the individual will be entitled to three (3) entries; Qualifying Transactions do not include the excluded goods and services and Merchant Categories under clause 9. Qualifying Transactions must comply with clauses 7 and 8 to be eligible for an automatic entry into the draw. For the avoidance of doubt, a transaction is complete when it is settled and all transactions made during the Promotional Period must be settled within two (2) days from end of the Promotional Period to constitute a Qualifying Transaction.
7. Multiple entries permitted, subject to the following: (a) only one (1) entry permitted per \$500 spent using a single Eligible Card; (b) each entry must be made in accordance with the entry requirements; and (c) only one (1) Minor Prize and one (1) Runner Up Prize is permitted per person (excluding SA residents).
8. Incomplete transactions and transactions that are reversed or cancelled will be ineligible for entry. The Promoter will qualify transactions based on the data the merchant / acquirer sends to VisaNet. Only transactions routed via VisaNet will qualify as Qualifying Transactions.
9. The following goods and services, and transactions in the following Merchant Categories are excluded from entry and will not be regarded as Qualifying Transactions:
- 7273 Dating Services
 - 5967 Adult Content & Services
 - 7995 Gambling and Betting, including Lottery Tickets, Casinos, etc.
 - 7800 Government-owned lotteries (US Region only)
 - 7801 Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
 - 7802 Government Licensed Horse/Dog Racing (US Region only)
 - 4829 Money Transfers (including cryptocurrency)
 - 6051 Non-Financial Institutions (including cryptocurrency)
 - 5813 Drinking Establishments (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
 - 5921 Package Stores – Beer, Wine, and Liquor
 - 6011 Financial Institutions/Auto Cash (ATM)
 - 8651 Political Organisations
 - 5993 Cigar Stores and Stands and tobacco products
 - 5723 Firearms, antique firearms and ammunition

- Dangerous articles and prohibited weapons
 - Any goods or services that are illegal to sell in Australia.
10. The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
 11. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
 12. The draw will take place at Anisimoff Legal, Level 3, 162 Collins Street, Melbourne VIC 3000 on 13 May 2026 at 1:00pm AEST, in the presence of an independent scrutineer. The Promoter may draw additional reserve entries and record them in order in case an invalid or ineligible entrant is drawn. The winners will be notified by telephone and email within two (2) business days of the draw, and their details (first initial, surname and postcode) will be published online at <https://www.visa.com.au/promotions/fifa-winners.html> from 18 May 2026.
 13. The Promoter's decision is final and no correspondence will be entered into.
 14. The first valid entry drawn will win the major prize of a travel package for two (2) adults to the FIFA World Cup 2026™™ games in San Francisco from 21 June 2026 (arrival) - 27 June 2026 (departure) valued at up to AUD\$80,000 depending on point of departure ("**Major Prize**"). Major Prize includes:
 - Two (2) x category 1 tickets to two (2) Visa FIFA World Cup 2026™™ matches in San Francisco, CA, USA (for the matches on 22 June 2026 and 25 June 2026);
 - Six (6) x nights' twin share accommodation in San Francisco (minimum 4 star) between 21 June 2026 and 27 June 2026;
 - Return economy international flights from the winner's closest Australian international airport to San Francisco, CA, USA ;
 - Return airport to hotel transfers (Coach);
 - Daily breakfast for two (2) adults;
 - Return transport from the hotel to each match;
 - One (1) AUD \$1000 Flight Centre voucher that the winner can choose to put towards domestic flights within Australia to an International terminal (if required); and
 - Visa hospitality desk at hotel. For clarity, the winner and their companion will be able to access help/support from this desk at the hotel.

15. Spending money, additional meals, additional airfares, taxes (excluding airline and airport taxes), insurance, transport to and from departure point, additional transfers, items of a personal nature, in-room charges and all other ancillary costs are not included. Major Prize must be taken from 21 June - 27 June 2026 (potentially including 28 June 2026 depending on travel time/flights) and is subject to booking availability. Itinerary to be determined by the Promoter in its absolute discretion. The winner and their companion are responsible for ensuring that they have valid passports, and any requisite visas vaccinations and travel documentation. The winner and their companion must depart from and return to the same departure point and travel together. Frequent flyer points will not form part of the prize. Winners may be required to present their credit card at time of accommodation check-in.
16. The FIFA World Cup 2026™ experience tickets are subject to the event venue and ticket terms and conditions, including any applicable age restriction. The Promoter and event organisers hereby expressly reserve the right to eject the winner (and/or their companion) for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the Major Prize.
17. The next three (3) valid entries drawn will each win a home entertainment system valued at AUD\$9200 each ("**Minor Prize**"). Each Minor Prize includes:
 - 1) Hisense ULED Mini LED Smart TV
 - 2) Hisense Home Theatre Sound System
18. The next ten (10) valid entries drawn will each win an AUD\$700 merchandise voucher (**each a "Runner Up Prize"**). **Each Runner Up Prize will be redeemable online at <https://store.fifa.com/>** and must be redeemed by 30 June 2026.
19. Any ancillary costs associated with redeeming the Flight Centre voucher and/or merchandise voucher are not included. Any unused balance of the Flight Centre voucher and/or merchandise voucher will not be awarded as cash. Redemption of the Flight Centre voucher and/or merchandise voucher is subject to any terms and conditions of the issuer including those specified on the Flight Centre voucher and/or merchandise voucher.
20. Prizes are subject to the standard terms and conditions of individual prize and service providers.
21. The Major Prize, Minor Prizes and Runner Up Prizes must be claimed by 8:00am on 25 May 2026 (for the original winner/s) and 9:00am AEST on 2 June 2026 (for the winner/s of the unclaimed prize draw, if any).
22. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize (or an element of the prize) by the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited.

23. If a prize (or part of a prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize (or that part of the prize) with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.
24. In the event of war, terrorism, state of emergency, government lockdown, pandemic, or any other kind of disaster or unforeseeable event beyond the Promoter's reasonable control, the Promoter reserves the right to cancel, terminate, modify or suspend the promotion or suspend, substitute or modify a prize, subject to any written directions from a relevant regulatory authority.
25. The total prize pool value is up to AUD\$114,600. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
26. If for any reason any prize remains unclaimed by 8:00am AEST on 25 May 2026, the prize(s) will be forfeited and a re-draw will take place at 9:30am AEST on 25 May 2026 at the same place as the original draw, subject to any directions from a regulatory authority. Winners (if any) will be notified by email and telephone within two (2) business days of the re-draw, and their details (first initial, surname and postcode) will be published online at <https://www.visa.com.au/promotions/fifa-winners.html> from 27 May 2026. If an unclaimed prize draw winner does not take their prize by the time specified by the promoter, then the prize will be forfeited.
27. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
28. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
29. 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 (including its respective officers, employees and agents) excludes 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 the promotion.

30. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes 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 and Conditions; (e) if the FIFA World Cup 2026™ event or any of the match prizes are delayed, postponed or cancelled for any reason beyond the reasonable control of the Promoter; (f) if the Major Prize Winner or their companion are unable to obtain a valid visa or are otherwise refused entry into the Major Prize destination country; (g) any tax liability incurred by a winner or entrant; or (h) use of a prize / taking of a prize / participation in a prize.
31. The use of any automated software or any other mechanical or electronic means that allows an entrant to automatically enter repeatedly is prohibited and will render all entries submitted by that entrant invalid.
32. The Promoter collects personal information ("PI") in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at <https://www.visa.com.au/legal/global-privacy-notice.html>. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. The Privacy Policy also contains information about how entrants may opt out, access, update or correct their PI, how entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter. Unless otherwise indicated by the Promoter, the Promoter may disclose PI to entities outside of Australia (for a list of the countries, see the Promoter's Privacy Policy), and cannot guarantee that any overseas recipient will not breach the Australian Privacy Principles. By entering the promotion, entrants consent to the overseas transfer on these terms as permitted by the Australian Privacy Principles and agree that the Promoter is not liable in this regard.
33. As a condition of accepting the Major Prize, the winner and their companion must sign any legal documentation as and in the form required by the Promoter and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.

34. If any of these clauses should be determined to be illegal, invalid, or otherwise unenforceable then it shall be severed and deleted from these Terms and Conditions and the remaining clauses shall survive and remain in full force and effect.
35. These Terms and Conditions (and any non-contractual disputes/claims which arise out of or in connection with them) will be governed by the relevant local courts who shall have exclusive jurisdiction over any and all disputes arising out of, relating to or concerning these Terms and Conditions.
36. In exchange for being allowed to participate in the promotion, each winner/recipient hereby releases and forever discharges and agrees to indemnify the Visa Parties from any and all claims, demands, rights, expenses, actions, and causes of action, of whatever kind (collectively, "**Claims**"), arising from or by reason of any personal injury, bodily injury, property damage, or the consequences thereof, whether foreseeable or not, resulting from or in any way connected with his or her participation in the promotion. The winner/recipient further covenants and agrees that for the consideration stated above, he or she will hold forever harmless and will not take legal action against any Visa Party for any claim for damages arising or growing out of his or her participation in the promotion whether caused by negligence or otherwise.
37. The Promoter is Visa AP (Australia) Pty Ltd (ABN 20 134 885 564) Level 39, International Tower 2, 200 Barangaroo Avenue, Barangaroo NSW 2000 Australia.

NSW Authority No. TP/04034. ACT Permit No. TP26/00206 SA Permit No. T26/145.