



Game of Chance

Schedule of Conditions of Entry (“the Schedule”)

What is the name of the promotion (“Promotion”)?	HSBC Visa Olympic Games Paris 2024 Prize Draw
Details of the Promoter	HSBC Bank Australia Limited, ABN 48 006 434 162, Level 36, One International Towers, 100 Barangaroo Avenue, Sydney NSW 2000 (“HSBC Australia” or the “Promoter”)
Who is entitled to enter the Promotion (the “Entry Requirements”)?	<p>The Entry Requirements for the Promotion are:</p> <ul style="list-style-type: none">• Entrants must be residents of Australia and live in one of the Applicable States• Entrants must be over the age of 18 years.• Entrants must be the primary cardholder of a HSBC Visa credit or debit card and your account is in good standing.• Entrants must agree and accept the terms and conditions.• The prize draw is open to selected HSBC Visa credit and debit cardholders (in each case, the “eligible card”).• Entrants must enter the prize draw within the Promotion Period. We will not accept entries received after the closing date. This prize draw is free to enter.
Who is not allowed to enter the Promotion (the “Ineligible Entrants”)?	<p>You will be an Ineligible Entrant for this Promotion if:</p> <ul style="list-style-type: none">• you’ve been involved with organising or running the prize draw;• you’re entering for someone else;• you’re an employee of HSBC Group, Visa Europe Limited (Visa), its subsidiary companies, Olympic agents, or anyone professionally involved in the promotion of the prize draw including their families. <p>Your entry won’t count if you don’t meet the above. You’ll be disqualified if you stop meeting these criteria at any time before the prize draw</p>

	ends (even if your entry was valid when you entered). No third-party entries will be accepted.
What are the applicable States or Territories for this Promotion (the “Applicable State/s”)?	<ul style="list-style-type: none"> • New South Wales • Victoria • Queensland • Western Australia • Tasmania
How does someone enter the Promotion?	<p>During the Promotion Period, you will get an entry into the draw if you:</p> <ul style="list-style-type: none"> • Make seven (7) or more eligible transactions on your eligible credit or debit card <u>AND</u> do one of the following: <ul style="list-style-type: none"> ○ Add an additional cardholder to your credit card account; OR ○ Deposit at least AUD \$4,000 into your HSBC Everyday Global Account. <p>Credit card transactions such as in-store or online purchases, paying bills with your credit card, balance transfer or cash transfer will qualify as an ‘eligible transaction’.</p> <p>Credit Card Rewards points are only earned on eligible purchases. This excludes interest free promotions, balance transfers, cash transfer, business expenses, cash advances, fees or charges, any disputed transactions, BPAY® and any government fee or charge.</p> <p>Debit card transactions such as in-store or online purchases will qualify as an eligible transaction.</p>
What is the Promotion Period?	The promotion commences on 12 March 2024 and ends on 26 April 2024 (the “ Promotion Period ”).
What are the details of the Prize?	<ul style="list-style-type: none"> • There are 2 prize packages to be won and each prize package is for 2 people. • 1 prize package is available to HSBC Visa credit cardholders and another to HSBC Visa debit cardholders. • You will only be eligible to win 1 of 2 prizes. Should you be drawn as the winner for both prizes, we reserve the right to offer the prize to the runner up.

	<p>Each prize package is worth approximately USD\$26,000 and includes:</p> <ul style="list-style-type: none"> • Tickets to the athletics on Saturday 10 August and the closing ceremony on Sunday 11 August, at the Stade de France. • All-day access to the HSBC Visa lounge serving drinks and snacks. • 4 nights at a boutique hotel in Central Paris, including breakfast. • Welcome dinner in an iconic Parisian venue. • Approximately €200 Visa prepaid card and €30 Paris metro card, per person • Business class return flights to Paris, and transfers to the hotel (the “Prize”). <p>The travel dates for the Prize event are 8th August 2024 – 12th August 2024 (the “Event Dates”).</p>
<p>What is the total value of each Prize?</p>	<p>Approximately USD \$26,000</p>
<p>How will the Prize winners be chosen?</p>	<p>The winners will be drawn electronically at random and will be overseen by an internal/independent legal representative.</p>
<p>What is the maximum number of entries per Eligible Entrant (the “Entry Limit”)?</p>	<p>The Entry Limit is one (1) entry per Entrant during the Promotion Period.</p> <p>For joint account holders, the Entry Limit depends on the number of joint account holders on an account. For example, if there are 2 account holders on the joint account, this will be 2 eligible entries.</p>
<p>Do any special conditions need to be met for the winner to accept the Prize?</p>	<p>The account on which the eligible card is held must remain open, valid and in good standing during the Promotion Period and until the date of the Prize draw.</p> <p>The Prize winner may be asked to take part in promotional activities. It is a condition of entry that entrants agree to such use if they are a winner and to sign any necessary promotional releases relating to the associated image rights.</p> <p>See also below Terms and Conditions.</p>
<p>How can the Prize be claimed?</p>	<p>You must:</p> <ul style="list-style-type: none"> • confirm acceptance of the Prize on the day we contact you; and

	<ul style="list-style-type: none"> confirm by 7 June 2024 that you can travel between 8th August – 12th August.
<p>How and when will the winner be notified (the “Notification Method” and “Notification Date”)?</p>	<p>Notification Method: The winner will be notified by phone by a representative from a HSBC Branch or contact centre, and the winner’s name (and postcode if required by State regulation) will be published on HSBC’s website.</p> <p>For joint debit card account holders, the primary contact of the account will be notified if you win. The joint account holders will need to decide which account holder/s will accept the Prize (each prize package is for 2 people). Please be aware the prize is non-exchangeable and non-transferable. Please note, the Prize will be forfeited if you are unable to confirm which account holder will receive the prize package the same day we notify you.</p> <p>We will make 3 attempts to contact the winner over 2 days from the day of the draw. If the prize is still unclaimed by the 3rd attempt, we reserve the right to offer the prize to the runner up.</p> <p>Notification Date: 23 May 2024</p> <p>2 winners and 10 runner ups will be drawn on the day of the draw.</p> <p>Our decision is final, and no other correspondence will be entered into regarding the outcome of the prize draw. We reserve the right to declare the prize draw void if we consider it unreasonable that the prize draw should proceed, whether due to an administrative error or otherwise.</p>
<p>Is there a fee for entry?</p>	<p>No, there is no entry fee.</p>
<p>How many Prize draws will there be?</p>	<p>There will be 1 Prize draw in total for the 2 Prizes.</p>
<p>What is the date, time and place of the Prize draw (the “Draw Place, Date & Time”)?</p>	<p><u>Draw Place:</u> HSBC Bank Australia Limited Level 37 One International Towers, 100 Barangaroo Avenue, Sydney NSW 2000</p> <p><u>Date & Time:</u> 23 May 2024 at 10am AEDT</p>

<p>In what circumstances would the Prize be forfeited?</p>	<p>The winner's Prize will be forfeited if:</p> <ul style="list-style-type: none"> • we are unable to contact you despite all reasonable efforts; • your eligible credit and/or debit card is closed at the time the Prize is accepted; or • you fail to meet all the conditions of this Promotion (see T&Cs below). <p>If the Prize winner is forfeited for any of the above-mentioned reasons, then the next runner-up in line out the 10 drawn will be selected as the winner of the Prize. If all 10 runner-ups are exhausted, a Redraw will occur, which will occur on the Redraw Date specified below.</p>
<p>When is the Redraw Date?</p>	<p>10 June 2024</p>
<p>What is the permit number for this Promotion?</p>	<p>NSW: TP/01373</p>

Terms and Conditions

1. These Terms and Conditions must be read together with the Schedule. Entry into, and winning of, the Promotion are subject to these Terms and Conditions.
2. Entry is open to residents of Applicable State/s who comply with the Entry Requirements (if any). Ineligible Entrants will not be entered into this Promotion.
3. The Promotion will be run during the Promotion Period only.
4. To be eligible for the prize, you must remain opted into marketing up until the draw date.
5. If a winner's credit or debit card is closed for any reason on acceptance of the Prize, the Prize will be forfeited.
6. The winner will be drawn at the Draw Place, Date and Time listed in the Schedule.
7. The draw will be independently overseen by HSBC's legal team.
8. If a Prize is forfeited as above, a re-draw will be held at the same Draw Place and Time as the original draw on the Re-draw Date.
9. In consideration for awarding a Prize to the winner, the winner agrees to participate in any promotional activity regarding winning the Prize and consent to their information, including their names and (if applicable) image(s), being used in promotional material without payment.
10. The winner will be notified on the Notification Date by the Notification Method described in the Schedule, and their name (if required by State regulation) and their postcode will be published as described in the Schedule.
11. The travel period for the Prize is from 8th August 2024 – 12th August 2024.
12. The following information from the Winner and traveling companion must be provided to HSBC on or before 7th June 2024 (local time), and subsequent service provider as described by Visa and International Olympic Committee ("IOC"),
 - a. first and last name
 - b. phone number

- c. email address
 - d. preferred language
13. HSBC may request the winner to provide proof of identify and proof of residency. Identification considered suitable for verification is at the discretion of HSBC.
 14. The decision of HSBC regarding any aspect of the Promotion (including without limitation, entry into the Draw and the result of the Draw) is final and binding and no correspondence will be entered into.
 15. HSBC does not warrant and makes no representations regarding an Entrant's chance of winning the Prize or the sufficiency of the Prize to cover any purpose for which it may be used by the Entrant if they win the Prize.
 16. Entrants not fully complying with these Terms and Conditions will be deemed invalid.
 17. If for any reason this Promotion is not capable of running as planned or if the administration, security, fairness, integrity or proper conduct of this Promotion is affected for any reason, HSBC may in its sole discretion cancel, terminate, change or suspend the Promotion. HSBC may disqualify any individual who tampers (or benefits from tampering) with the entry process or the conduct of the Promotion or who has, in HSBC's opinion, engaged in conduct which is fraudulent, misleading or generally damaging to the reputation of HSBC or has breached these Terms and Conditions.
 18. We're not responsible for any loss or damage you incur by taking part in the prize draw unless the loss or damage is caused by our negligence.
 19. You're responsible for complying with any terms and conditions issued by the manufacturer or supplier of a prize.
 20. The prize is non-exchangeable, non-transferable and no cash alternative is offered.
 21. Sale, transfer or exchange of any part of the prize package is strictly prohibited. Any attempt to sell, transfer or exchange the prize will result in the prize being withdrawn by us and the prize will be declared null and void.
 22. **Exclusion of entitlements:**
 - a) The following are not included within the Event (or as part of the Prize):
 - i. Security and medical services
 - ii. Any meal, event or activity outside of the programme schedule, including transportation to and from the airport of departure
 - iii. Translation services
 - iv. Guest travel insurance, any applicable taxes, tourist entry visas and passports
 - v. Hotel incidentals, such as phone calls, mini-bar, laundry etc
 - b) All Event and Entitlement(s) are subject to availability.
 - c) If you win, you're responsible for any tax liabilities.
 - d) If you win but you can't travel after the acceptance of the prize for whatever reason, HSBC will not be liable to any pay compensation, that is to say, HSBC will not give you another alternative of award.
 - e) If you win, no changes can be made to the name or details of the winner and traveling companion. Any changes made will equivalent the forfeit of the awards.
 - f) You must be able to travel between 8th August 2024 – 12th August 2024 with a valid passport with more than 6-month validity when you travel. If you fail to declare the above by 7th June 2024, you will lose the right as a winner.
 - g) If we can't offer the Event(s), we will give you another alternative of equal or greater value. You can't:
 - i. exchange the prize for cash
 - ii. swap the prize for something else or

- iii. give your prize to someone else
 - iv. HSBC and VISA reserve the final right to the replacement of Event
- h) If you make any changes to the Entitlement, you will automatically forfeit the remaining balance of the Entitlement.
- 23.** Visa is not responsible for the administration of the promotion. Visa will be responsible for prize winner management and prize fulfilment and may appoint other providers in support of this.
- 24.** Unless specified in the Entitlements otherwise: (i) any hospitality packages in relation to the Event (if applicable) will be delivered directly by Visa (or Visa's third-party agency) to the applicable Winner; and (ii) any tickets and/or merchandise in relation to the Event will be delivered by Visa (or Visa's third-party agency) to Winner and Winner shall deliver to the applicable Parties.
- 25.** We reserve the right to terminate or temporarily suspend this prize draw in the event of technical or other difficulties that might compromise its integrity but will always endeavour to minimise the effect on participants.
- 26.** The Winner acknowledges and agrees that usage of any hospitality packages, tickets, attendance at the Event and any other prizes in relation to the Event are subject to any associated terms and conditions (including entry and COVID-19 requirements) including those stated on the face of any tickets or otherwise incorporated by reference.
- 27.** Unless stated in the Event, hospitality packages are based on double occupancy only and the relevant HSBC Signatory shall ensure that hospitality package recipients are prepared to share a room.
- 28.** HSBC and Visa is under no circumstances liable to the Client, the relevant HSBC Signatory or any third party (whether for damages, loss, refund or otherwise) for: (i) any cancellation, suspension, delay, postponement or material change of the Sponsorship Event (or any part thereof, including any competitions or matches) for any reason that is not due to a fault of Visa; and (ii) any failure or inability by a recipient of a hospitality package, ticket and/or any other prize given as part of the Marketing Activities to enjoy the benefit of the hospitality package, ticket or prize for any reason that is not due to a fault of HSBC and Visa.
- 29.** The Winner acknowledges and agrees that the data processed in connection with the "Campaign" (HSBC Visa Olympic Games Paris 2024 Prize Draw) under this Agreement may include Personal Data.
- 30.** Each Party shall comply with Data Protection Legislation with respect to its processing of Personal Data in the context of this Agreement.
- 31.** Terms relating to data privacy that govern the processing of Personal Data in the context of this Agreement are set out in the Visa Rules and in the Data Framework for Visa. For the purpose of this clause: "processed" means any operation or set of operations which is performed upon Personal Data, whether or not by automatic means, such as access, collection, recording, organisation, storage, adaptation or alteration, retrieval, disclosure or otherwise making available, duplication, transmission, combination, blocking, redaction, erasure or destruction;
- 32.** Personal information supplied during the course of this promotion may be passed on to third parties such as Visa, its associated companies and service providers insofar as required for fulfilment, delivery and arrangement of the prize and shall when provided to HSBC and Visa shall be processed in accordance with HSBC and Visa's respective privacy policies.