




CommBank Yello

Terms and Conditions

3 August 2023



1.	Overview of CommBank Yello	3
2.	Key terms explained	4
3.	Key things you should know	5
4.	Accessing the program	7
5.	Program benefits	11
6.	Protecting your privacy	14
7.	Giving us feedback	15
8.	Contact us	16
9.	Prize draw terms and conditions	17

1. Overview of CommBank Yello

When you have an eligible transaction account with us and meet certain eligibility criteria, you get automatic access to CommBank Yello, our customer recognition program. CommBank Yello provides benefits which may include cashback offers, discounts on CommBank products, offers from third parties, opportunities to win prizes and property reports.

As of August 2023, benefits are only available to customers who meet the base eligibility criteria, have an eligible home loan with us and have been notified via email, CommBank app/NetBank or in branch that they are eligible for the program.

Benefits of the CommBank Yello program are provided subject to:

- these terms and conditions
- any additional terms and conditions relating to specific benefits, as detailed on commbank.com.au/yello, the CommBank app or on third-party provider platforms
- the terms and conditions of any products which relate to the benefit.

1.1. Changes to these terms and conditions

At any time we may change these terms and conditions, as well as any other terms and conditions communicated in any other program material.

For example, we may:

- change who is eligible for benefits and the criteria for qualifying for a benefit
- add, change or remove benefits
- terminate the CommBank Yello program.

If there are any changes, we'll provide an update at commbank.com.au/yello and the changes will be effective from the effective date set out in the update. If we consider the changes are significant, we may also notify you by other means, including electronically or by advertising in the national or local media. You can always find the most up-to-date version of these terms and conditions at commbank.com.au/yellotcs.

Any changes we make will not affect benefits you have already qualified for.

2. Key terms explained

Term	Meaning
benefit set	A group of benefits available to eligible customers of the CommBank Yello program.
CommBank, we, us, our	Commonwealth Bank of Australia (ABN 48 123 123 124). These references (e.g. to “CommBank”) don’t include Bankwest and Unloan, separate divisions of Commonwealth Bank.
completed transaction	<p>Payments, transfers or cash withdrawals that have been fully processed. These are generally processed within 3 to 5 business days, but the process can sometimes take 10 or more business days.</p> <p>Completed transactions do not include transactions which are pending. You can view your pending transactions in the CommBank app or NetBank.</p>
customer record	Our view of the products you hold with us and your contact information.
eligible account, eligible credit card account, eligible transaction account	Have the meaning set out in clause 4.2.
eligible home loan	Has the meaning set out in clause 4.2.
Group	CommBank and its subsidiaries.
Hollard	Hollard Insurance Partners Limited, formerly known as CommInsure. Hollard is not part of the CBA Group.
month	A calendar month.
outbound transaction	Has the meaning set out in clause 4.3.
refinance your home loan	When your CommBank home loan account is closed and the balance is paid out by, or transferred to, a CommBank home loan product with a new account number, or you refinance with a non-CommBank lender.
you, your	An individual who holds an eligible account and eligible home loan and has been notified that they are eligible for CommBank Yello.

3. Key things you should know

- Eligibility and access to CommBank Yello is assessed on an individual basis.
 - If you and someone else jointly hold an eligible account or eligible home loan but one of you does not meet the eligibility criteria or chooses to opt out of CommBank Yello, the other will still have access to the program as long as the eligibility criteria is met.
- Eligibility for benefits is typically assessed in the first week of each month, but you need to hold an eligible transaction account throughout the month to remain eligible and receive your benefits.
- To receive Home insurance cashback you also need to hold your policy on the last day of the previous month and continue to hold the policy until the cashback is paid.
- If you're eligible for a benefit, fulfilment typically occurs within the month of determining you're eligible for that benefit, but in some cases may take longer. Fulfilment delays may occur if you have more than one customer record (see section 4.6), or due to other circumstances related to data complexities.
- For the best experience and to access all your benefits, use the latest version of the CommBank app.
- Some benefits like Home insurance or Home Loan Package fee cashbacks and prize draw winnings will be paid into your most recently opened individual transaction account, unless you have selected the account your cash benefits are paid into via the CommBank app or NetBank. If you don't have an individual account, they'll be paid into your most recently opened joint account – even if the joint account holder isn't eligible for the benefit.
 - If we pay benefits into your joint account, it is possible that the payment itself may reveal to the other joint account holder the products that you hold with us (e.g. whether you are eligible for Homeowner benefits).
 - Accounts that have been stopped (no longer permitted to make transactions) are not considered opened accounts.
- You may be able to select which account your CommBank Yello cash benefits are paid into, via the Yello Hub in the CommBank app and NetBank.
 - The account selection you make will only apply to the following CommBank Yello benefits: CommBank Yello Home insurance cashback, CommBank Yello Home Loan Package fee cashback, and CommBank Yello cash prize draw winnings. It does not apply to partner offers or any other CommBank offers.
 - Changes to your selected CommBank Yello cashback account will be reflected from the start of the month after you submit your selection.
 - While we will make every effort to pay your CommBank Yello cash benefits into the account you select, in some circumstances this may not be possible (for example, if you have closed the account at the time of benefit payment). In such cases, we will pay the cashback as if you hadn't made that selection (see 5.1 and 5.2).

- There may be tax implications of winning a prize or receiving a benefit in particular if: i) you are not an Australian tax resident; ii) you are not receiving the prize in a wholly personal, private or domestic capacity; or iii) your accounts or products are connected to a business.
 - Recipients of a prize or benefit may wish to consider Product Ruling PR 2022/6 issued by the Australian Taxation Office (ATO), which can be viewed on the ATO website (www.ato.gov.au).
 - The following information has been provided by the ATO. CommBank Yello is described as a “Scheme” and a “Product” solely for the purposes of the Product Ruling PR 2022/6.
 - The product ruling is only a ruling on the application of taxation law and is only binding on the ATO if the Scheme is implemented in the specific manner outlined in the product ruling.
 - **The Commissioner of Taxation (Commissioner) does not sanction, endorse or guarantee this product. Further, the Commissioner gives no assurance that the product is commercially viable, that charges are reasonable, appropriate or represent industry norms, or that projected returns will be achieved or are reasonably based.**
 - **Potential participants must form their own view about the commercial and financial viability of the product.**
 - **The Commissioner recommends you consult an independent financial (or other) adviser for such information.**
- If you win a prize draw, your first initial, surname and state will be published on commbank.com.au/yelloprizewinners (e.g., A. Citizen, NSW).
- You can opt out of CommBank Yello at any time by messaging us in the CommBank app or visiting a branch. See section 4.7.


4. Accessing the program

CommBank Yello is available to customers who meet certain eligibility criteria (see 4.1) and have been notified via email, CommBank app/NetBank or in branch that they are eligible for the program.

Your eligibility for CommBank Yello, including the way we count your monthly outbound transactions, may be impacted by data complexities. We do our best to proactively identify these circumstances but we may not always succeed. If you think you have met the CommBank Yello eligibility criteria but are not receiving benefits or have not been notified you are eligible, please message us in the CommBank app or visit your local branch.

We have the right to remove you from CommBank Yello if we reasonably suspect that in substance you are not meeting our intended eligibility criteria, for example if we find unusual patterns in the way you make your transactions.

4.1. Becoming eligible (please see further details and qualifications in 4.2-4.6)

Base eligibility criteria	<p>You may be eligible for benefits in a month if you:</p> <ul style="list-style-type: none">• are an account holder of one or more eligible individual or joint transaction accounts, and• made at least 30 eligible, completed outbound transactions in total from your eligible accounts or eligible credit cards in either the previous calendar month or the calendar month before that. <p>Eligible, completed outbound transactions made on an eligible joint account or eligible credit card account contribute to the eligibility of all joint account holders and cardholders, and add to each individual customer’s number of transactions i.e. if the account or credit card has had 30 eligible, completed outbound transactions in a month, this counts towards eligibility for all eligible joint account holders/cardholders.</p> <p>Individual benefits may have additional eligibility criteria. Please see further details and qualifications in 4.2-4.6.</p>
<p>Benefit set: Homeowner</p> 	<p>You’re eligible if you:</p> <ul style="list-style-type: none">• meet the base eligibility criteria (see above), and• are a borrower under an eligible home loan.

4.2. Eligible products

To meet the base eligibility criteria you need to have one or more of the CommBank transaction accounts set out below under “eligible transaction accounts”.

You may then qualify as a Homeowner customer if you:

- are a borrower under one or more of the CommBank home loans set out below under “eligible home loans”, and
- meet the other criteria set out in this Section 4.

<p>Eligible accounts</p>	<p>Eligible transaction accounts:</p> <ul style="list-style-type: none"> • Smart Access • Everyday Offset • Pensioner Security (card access only, not passbook access) • Private Banking Account • Complete Access (no longer available for sale) <p>Eligible credit card accounts (you can make your monthly 30+ eligible, completed outbound transactions from eligible transaction accounts or any of the following eligible credit card accounts):</p> <ul style="list-style-type: none"> • Awards (Gold, Platinum and Diamond Awards are no longer available for sale) • Low Fee (Low Fee Gold is no longer available for sale) • Low Rate (Low Rate Gold is no longer available for sale) • Essentials (no longer available for sale) • CommBank Neo • StepPay (we treat this as a “credit card” account for CommBank Yello purposes – see section 4.3 for more details) • Affinity
<p>Homeowner benefit set</p>	<p>Eligible home loans:</p> <ul style="list-style-type: none"> • Standard Variable Rate • Fixed Rate • Extra • Base Variable Rate (Economiser) • No Fee (Low Rate) • Green Loan • Bridging Loan

4.3. Outbound transactions

An outbound transaction means any completed transaction of the following types:

- payments or other purchases made using a debit or credit card on an eligible account, including digital wallet transactions but excluding cash advance transactions;
- StepPay purchases, noting that each completed purchase is counted as one outbound transaction, regardless of the number of instalment payments that are made for that purchase;
- cash withdrawals at an ATM or CommBank branch (but excluding cash advance on a credit card);
- payments or transfers to a third party from an eligible transaction account.
 - NB: Payments or transfers to an account where you are the account holder, joint account holder or a cardholder **are not** considered a payment or transfer to a third party.
 - NB: Payments or transfers to accounts that are associated with your customer record (but where you are not the account holder) **are not** considered payments or transfers to a third party. For example, if you are a director of a business and make payments between your individual account and business account, or are a signatory or authorised third party on an account, including under a power of attorney.

We may also from time to time consider other transactions to be outbound transactions, for example, where we consider they are in substance a transfer of value to a third party.

4.4. Changes to your home loan

Your home loan will no longer be considered an eligible loan if it:

- is paid off or closed; or
- no longer qualifies as an eligible home loan (for example, is refinanced into another home loan that is not eligible).

4.5. Eligibility exclusions

The following account types (whether transaction or credit card accounts) are not counted as eligible accounts:

- Accounts in respect of which you have notified us that you hold the account as a trustee;
- Business accounts;
- Accounts opened in the name of a company or an association;
- Accounts that have been stopped (no longer permitted to make transactions);
- Any accounts not listed within section 4.2.

You are not eligible for CommBank Yello if:

- you are under the age of 18;
- we are notified you are deceased;
- the residential or postal address we hold for you is in the European Union or United Kingdom; or
- you have opted out.

Some benefits have additional exclusions. See section 5.

4.6. Check that your CommBank products are under the same customer record

We maintain a separate customer record for each customer in our systems, and we determine your eligibility for CommBank Yello benefits based on the products and services held under your customer record.

Sometimes, customers may have more than one customer record (for example, if you applied for different products at different times and the products were not linked). If this is the case, you may not qualify for certain CommBank Yello benefits or may experience a delay in receiving them (as we consider each customer record as a separate customer). We try our best to ensure that when you take on an additional product, we link it to your existing profile.

We also try our best to identify situations where separate customer records have been created which may impact your eligibility for benefits. Where we find that you have separate customer records that may impact your benefits, we'll try to contact you to get your permission to combine them. If you don't want us to combine them, or we can't contact you, we may keep the records separate.

We may not always succeed in identifying that you have separate customer records or contacting you if you do. If you think you may have more than one customer record and that this might impact your benefits, contact us and we'll check for you. Or you can check yourself by logging into the CommBank app or NetBank and seeing if you can view all of your CommBank products and services (including home insurance distributed by CommBank and provided by Hollard) using your single CommBank app or NetBank login.

If you can't see all of your CommBank products and services under the one login or you think you may have missed out on receiving benefits due to having multiple customer records, please call 13 2221. We may be able to combine your customer records so you have a single view of your products and services and don't miss out on any further CommBank Yello benefits.

If you have missed out on receiving benefits due to having multiple customer records (other than because you've consented to have separate records or we haven't been able to contact you), we'll provide you with any missed benefits to the maximum extent we can.

Please note, we can only combine records that are held by the same individual customer under the same name and in the same capacity.

4.7. Opting out of CommBank Yello

Your participation in the CommBank Yello program is voluntary and you can choose to opt out at any time by messaging us in the CommBank app or visiting a branch. If you opt out of the program, you won't be entitled to any further benefits.

You can opt back in at any time. You will still need to meet eligibility criteria and it may take over a month before you can access benefits again.

5. Program benefits

Your program benefits may change over time, including offers which come from third parties. For details of the current program benefits please visit commbank.com.au/yello.

As at August 2023, the program benefits are only available to customers qualifying for the Homeowner benefit set. The benefits include:

Homeowner



- Cashback on Home insurance distributed by CommBank and provided by Hollard.
- Cashback on Home Loan Package fee.
- One entry into the monthly cash prize draw.
- Exclusive offers and discounts, available through the CommBank app.
- Property reports, available through the CommBank app and NetBank.

While you can access CommBank Yello in NetBank, you won't be able to see your offers and discounts in NetBank. Customers who don't use the CommBank app or NetBank will only receive Home insurance or Home Loan Package fee cashbacks and prize draw entries.

If we make a benefit payment or overpayment to you in error, we may reverse the payment or overpayment or offset it against any future benefits.

5.1. Cashback on Home insurance

If you qualify as a CommBank Yello Homeowner customer, you can benefit from a \$10 per month cashback on Home insurance distributed by CommBank and provided by Hollard (up to \$120 annually for each eligible Home insurance policy).

Cashback is available for each eligible Home insurance policy you hold.

The eligible Home insurance cover types are:

- Building Cover
- Contents Cover
- Combined Building and Contents Cover

that are distributed by CommBank and provided by Hollard (formerly known as CommInsure).

You must hold the eligible Home insurance policy on the last day of the previous month and continue to hold the policy until the cashback is paid in order to qualify for the cashback benefit in a particular month.

Cashbacks aren't available for insurance that covers portable contents as a standalone policy.

Cashbacks are available even if you receive other Home insurance discounts or offers, including the combined policy discount.

Cashback will be paid into your most recently opened individual account, unless you have selected a different account via the CommBank app or NetBank. If you don't have an individual account, the cashback will be paid into your most recently opened joint account. Accounts that have been stopped (no longer permitted to make transactions) are not considered opened accounts.

If there is more than one policyholder, we pay the cashback to:

- the person who previously received the cashback, if we have already paid a cashback for that policy;
- the primary policyholder, if they are eligible and we haven't previously paid a cashback for that policy; or
- the additional policyholder, if the primary policyholder is not eligible.

If there is more than one additional policyholder, we will choose one.

Cashbacks are available per policy rather than per customer. So even if your Home insurance has two policyholders, each of whom are eligible for benefits, you'll only together be eligible for one cashback per policy per insured address. If you take up or renew more than one policy, you could be eligible for a separate cashback for each policy.

To make sure you receive a cashback when you apply for a new Home insurance policy, apply by logging into NetBank with the same username and password you use for your eligible account. That helps us confirm your eligibility for the Home insurance cashback.

5.2. Cashback on Home Loan Package fee

A Home Loan Package is a Wealth Package or Mortgage Advantage (**Package**).

If you qualify as a CommBank Yello Homeowner customer, you can benefit from a \$4 per month cashback on your Package fee (up to \$48 annually). The cashback will be paid per Package rather than per customer.

You must hold a Package on the last day of the previous month in order to qualify for the cashback benefit in a particular month.

Cashback is not available where the Package is pending or closed, or where the Package fee has been fully or partially waived.

Cashback will be paid into your most recently opened individual account, unless you have selected a different account via the CommBank app or NetBank. If you don't have an individual account, the cashback will be paid into your most recently opened joint account. Accounts that have been stopped (no longer permitted to make transactions) are not considered opened accounts.

If there is more than one eligible Package holder, we pay the cashback to:

- a Package holder we select, if we haven't previously paid a cashback for that Package;
- the person who previously received the cashback, if we have already paid a cashback for that Package; or
- the other Package holder if the person who previously received the cashback becomes ineligible.

5.3. Prize draws

If you qualify as a CommBank Yello Homeowner customer, you will be automatically enrolled in a monthly prize draw, giving you the chance to become one of 100 customers each month who receives a \$1,200 cash prize.

Terms and conditions for this prize draw are set out in section 9.

From time to time, you may also be automatically enrolled in other adhoc CommBank Yello prize draws. Details about these prize draws, including their specific terms and conditions, will be published at commbank.com.au/yello.

5.4. Offers and discounts

If you qualify as a CommBank Yello Homeowner customer, you may benefit from offers and discounts from third party providers made available to you exclusively through the CommBank app. They may include:

- discounts on fashion, electronics, homewares, toys, sporting goods and other products and services
- cashback offers from major brands and retailers, and
- access to sales events.

Offers and discounts may not be available to all customers or at all times. You may not receive offers and discounts, for example, if you are in financial hardship or in default under any CommBank accounts, or due to data complexities or our policies.

To receive offers and discounts you must be 18 years or over in age, have an Australian residential address and, for certain offers and discounts, be enrolled or opted into Rewards. If you are not enrolled, you can opt into Rewards via the CommBank app.

To access offers you may need to sign up to the third-party providers. Third-party platform terms and conditions will apply.

All offer and Rewards terms and conditions provided in the CommBank app and third-party provider platforms will apply.

Cashback from major brands and retailers may be paid into the account the qualifying transaction was made from.

Offers and discounts change from time to time, and the third party provider may also change.

If you have opted out of CommBank Yello, you may still see offers and discounts for a short period of time.

Check the CommBank app for current offers and discounts available to you.

5.5. Property reports

You may qualify for a property report if you meet the below eligibility criteria:

- you qualify as a CommBank Yello Homeowner customer;
- your property is classified as residential, defined as dwellings used for domestic occupation, and
- your property has a valid and up-to-date address recorded in our system to allow our service partner to match against their records, and there is enough information on that address for our service partner to generate a report.

Property reports are prepared by our service partner. If we don't have a record of your full address, you may receive a Local Area Snapshot which focusses on your suburb rather than your specific property.

If you haven't received a property report, or only received a Local Area Snapshot, please message us in the CommBank app, contact us via NetBank, or visit your local branch to provide us with your full address details. This will help ensure you receive a property report when next eligible.

Property reports will be made available to you through the CommBank app or NetBank twice a year. If you sell your property, refinance to another financial institution and/or close your home loan, you'll no longer receive property reports for that property, but you may continue receiving them for other eligible properties.

The information contained in each report is of a general nature and based on data about your property, the suburb or region your property is situated in or the real estate market that is available to our external data provider. This information is not specific advice and cannot be relied upon for mortgage lending purposes. All information contained in the property report is publicly available.

You'll be able to view or access each report for six months from the date the report was generated.

6. Protecting your privacy

We may share your information with our service partners in order to provide some benefits to you (e.g. offers and discounts or property reports).

You can find out more about how we collect your information and who we may share it with in sections 5 and 6 of the CommBank and NetBank Privacy Notice

<https://www.commbank.com.au/support/privacy/privacy-collection-notice-nb-app.html>

7. Giving us feedback

If there's something we can improve, or you're not satisfied with our products, services, staff or complaint-handling process, it's important we hear about it so we can make things right.

Talk to us

Most problems can be resolved quickly and simply by talking to us. You can contact us:



Visit a branch



Phone: **1800 805 605**



Toll-free fax: **1800 028 542**



Online: commbank.com.au/feedback

Our staff will do their best to resolve your complaint within 5 working days.

If you're not satisfied

If you're not satisfied with our handling of your complaint or our decision, you can refer your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA provides a fair and independent dispute resolution service that is free for customers. It's important you raise your concerns with us first before going to AFCA, as AFCA will generally encourage this before they will investigate.



Visit: afca.org.au



Email: info@afca.org.au



Phone: **1800 931 678** from 9am to 5pm (Sydney/Melbourne time),
Monday to Friday



Post: **Australian Financial Complaints Authority, GPO Box 3,
Melbourne VIC 3001**

8. Contact us



Visit us online
commbank.com.au



Message us in the CommBank app



Call us
13 2221 (in Australia)
or +61 2 9999 3283 (from overseas), 6am to 10pm



Drop into a branch
commbank.com.au/locateus

For more contact options, including accessibility services, visit commbank.com.au/contact

9. Prize draw terms and conditions

'CommBank Yello Homeowner' Competition

1. The Commonwealth Bank of Australia 'CommBank Yello Homeowner' Competition (**Promotion**) is conducted by Commonwealth Bank of Australia ABN 48 123 123 124 of The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015 (PH: 13 2221) (**Promoter**).
2. The Promotion commences at 12:01AM in Sydney, NSW, Australia (**Sydney Time**) on 3 August 2023 and closes at 11:59PM (**Sydney Time**) on 31 July 2024 (**Promotion Period**).
3. Authorised under SA Licence No. T23/1037, NSW Authority TP/01226 (NTP/07239) and ACT Permit No. TP23/01414.
4. In these Terms and Conditions, the terms **Eligible Account, Eligible Home Loan, Eligible Transaction Account, Homeowner, and Outbound Transaction** have the meanings set out in the Promoter's terms and conditions for its CommBank Yello program set out above.

Eligibility / How to enter

5. A draw will be conducted on the 11th day of each month (**Draw Month**) during the Promotion Period (**Monthly Draw**).
6. Entry to each Monthly Draw is open to individuals who:
 - (a) are eligible to participate in the Promoter's CommBank Yello program in accordance with the CommBank Yello Terms and Conditions (and have not opted out of that program) as at the Monthly Draw (i.e. entry is only open to individuals who meet the CommBank Yello eligibility criteria (including that the individual must be at least 18 years of age), and have been notified that they are included in the program);
 - (b) had an Eligible Transaction Account and Eligible Home Loan in the first week of the relevant Draw Month, and continue to have an Eligible Transaction Account and Eligible Home Loan as at the Monthly Draw;
 - (c) have completed 30 or more qualifying Outbound Transactions using an Eligible Account during either of the two calendar months immediately preceding the relevant Draw Month; and
 - (d) are not persons who are (as determined by the Promoter):
 - (i) directly involved in the Promotion; or
 - (ii) involved in the management of the Promoter or any of the Promoter's related entities,

(Eligible Entrants).

7. Eligible Entrants for each Monthly Draw will be automatically entered into that Monthly Draw. Eligible Entrants will receive one (1) entry into that Monthly Draw.

Prize details

8. There will be 100 eligible entries randomly drawn for each Monthly Draw, comprising a total of 1,200 eligible entries drawn during the Promotion Period.
9. For each Monthly Draw, each entry randomly drawn will win AU\$1,200 (**Prize**). The total value of the Prizes for a Monthly Draw is AU\$120,000. The total value of the Prizes for the Promotion is AU\$1,440,000.

Determining the winners

10. The random electronic prize draw for each Monthly Draw will take place at 12.00PM (Sydney Time) on the 11th calendar day (including public holidays) of the relevant Draw Month at The Foundry, 1 Locomotive Street, South Eveleigh NSW 2015 (**Draw**). The first 100 eligible entries drawn for each Monthly Draw, as determined by the Promoter, will each be awarded a Prize (**Winners**).
11. Eligible Entrants are only eligible to win one (1) Prize in each Monthly Draw.

Announcing the winners

12. The Promoter will, within seven (7) days of each Draw, notify the Winners by:
- (a) email to the email address associated with the Winner's Eligible Account;
 - (b) direct message in the CommBank app;
 - (c) direct message in NetBank; and / or
 - (d) letter to the address associated with the Winner's Eligible Account.
13. Unless a Winner requests otherwise within 14 days of being notified they have won a Prize in accordance with clause 12 above, the Promoter will publish the Winner's first initial, full last name and State or Territory on the Promoter's website at commbank.com.au/yelloprizewinners within 30 days of the applicable Draw.

Distributing the Prize

14. Each Prize will be provided to each Winner within one month of the relevant Draw by electronic funds transfer into:
- (a) the Winner's most recently opened individual account, unless the Winner has selected the account their cash benefits are paid into via the CommBank app or NetBank; or
 - (b) if the Winner does not have an open individual account, the most recently opened joint account which the Winner holds,
- unless a Winner requests that their Prize be delivered by cheque.
15. If the Winner does not have an open individual account or joint account, the Promoter will contact the Winner using the details the Promoter has in the Winner's customer record to facilitate delivery of the Prize. If the Winner does not respond to the Promoter within 14 days, the Winner will be deemed to have rejected the Prize and the Prize will be dealt with in accordance with clause 19 below.
16. Accounts that are subject to a stop or other restriction on transactions are not considered opened accounts.
17. There are no unclaimed Prize draws for the Promotion, as each Prize will be automatically distributed to each Winner in accordance with clause 14 above, unless:
- (a) a Winner rejects the Prize in accordance with clause 18 below; or
 - (b) the Winner does not have an open individual account or joint account, in which case the Prize will be delivered in accordance with clause 15 above.

Rejecting the Prize

18. Winners may, within 14 days of being notified in accordance with clause 12 above, reject a Prize by;
- (a) visiting any of the Promoter's local branches; or
 - (b) contacting the Promoter by phone by calling 13 2221.
19. If a Winner rejects a Prize, or if a Winner does not have any open accounts and we cannot contact them in accordance with clause 15 above, the Promoter will make a payment of an equivalent amount to a charitable organisation determined by the Promoter. Winners acknowledge that any such payment is made by the Promoter in its own right and not on the Winner's behalf.

Resolving disputes

20. Complaints regarding the Promotion may be submitted by:
- (a) completing the online complaints form available at www.commbank.com.au/contactus;
 - (b) calling 13 2221; or
 - (c) visiting any Commonwealth Bank branch.

21. 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

22. Information on how to enter and prize details set out in all communications regarding the Promotion form part of these Terms and Conditions.
23. Any entry not complying with these Terms and Conditions is invalid. Errors and omissions may be accepted at the Promoter's discretion.
24. The Promoter's decision is final in relation to all aspects of this Promotion and no correspondence will be entered into.
25. Beneficiaries of a Prize acknowledge that the Promoter accepts no responsibility for any tax implications that may arise from their Prize. See section 3 for further details on tax implications.
26. Promoter reserves the right, at any time, in its sole discretion, 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 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 Promotion. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
27. 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 the approval of all relevant regulatory authorities, take any action that may be available including cancelling, terminating, modifying or suspending the Promotion.
28. The Bank may at any time terminate the Promotion as set out in the CommBank Yello Terms and Conditions. Termination will not affect any prizes you are already eligible for.
29. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
30. The Promoter will use and handle your personal information as set out in its Group Privacy Statement, which can be viewed at <http://www.commbank.com.au/privacy> or obtained from a branch. The Group Privacy Statement set outs how you may access, update or correct your personal information, change your direct marketing preferences or make a privacy complaint.
31. You may contact the Promoter via the Privacy Officer, Customer Relations, Commonwealth Bank Group, Reply Paid 41, NSW 2001, by calling 13 2221 or by visiting any branch.