



Great Southern Bank Business Boost Promotion

[Terms and Conditions](#)

GREAT SOUTHERN BANK BUSINESS BOOST PROMOTION

Terms and Conditions

1. Acceptance

Information on how to enter and the prizes form part of these Terms and Conditions. Participation in this Promotion constitutes acceptance of these Terms and Conditions.

2. Promoter

The Promoter is Great Southern Bank, a business name of Credit Union Australia Limited ABN 44 087 650 959 AFSL 238317 of 300 George Street, Brisbane QLD 4000 ("Promoter").

3. Eligibility

Entry is open only to Australian resident business customers aged 18 years or over who, as at the commencement of the Promotional Period (defined below):

- hold an eligible Great Southern Bank Business+ Account with an eligible Great Southern Bank Business+ Visa Debit Card;
- remain an existing Business+ customer throughout the Promotional Period;
- satisfy the entry requirements in clause 5; and
- have an account that remains open, active and not suspended, blocked or closed at the time the prize is awarded.

New Business+ customers who open an account during the Promotional Period and SMSF customers are not eligible to enter this Promotion.

Employees of the Promoter and agencies associated with this Promotion, together with their immediate families, are not eligible to enter.

For the purposes of these Terms and Conditions, *Immediate Family* means a spouse, de facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, sibling, step-sibling, uncle, aunt, niece, nephew or first cousin.

4. Promotional Period

The Promotion commences at **12:01am AEST on 18 November 2026** and closes at **11:59pm AEST on 9 December 2026** ("Promotional Period").

5. How to Enter

To receive one (1) entry into the Promotion, an eligible customer must, during the Promotional Period:

1. Activate their eligible Great Southern Bank Business+ Visa Debit Card; and
2. Complete at least three (3) Eligible Transactions (defined below) using either:
 - the physical Visa Debit Card; or
 - the digital version of that Visa Debit Card stored in Apple Pay or Google Pay.

For the purposes of these Terms and Conditions, an **Eligible Transaction** means a successfully processed purchase transaction made using the eligible Visa Debit Card.

The following are **not** Eligible Transactions:

- ATM withdrawals;
- cash advances;
- balance enquiries;
- transfers between accounts;
- BPAY payments;



- refunds;
- reversals;
- chargebacks;
- declined transactions;
- pending or unprocessed transactions; or
- fraudulent or unauthorised transactions.

Only transactions that have successfully settled before the end of the Promotional Period will be counted.

6. Entries

Only one (1) entry is permitted per eligible business customer.

Entry is limited to one (1) entry per eligible business customer on the Great Southern Bank Business+ platform, regardless of the number of eligible accounts or Visa Debit Cards held by that customer.

7. Verification

The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including identity, age, residency and eligibility) and may require such information or documentation as it reasonably considers necessary for that purpose.

The Promoter reserves the right, in its sole discretion, to disqualify any entrant who:

- breaches these Terms and Conditions;
- provides false or misleading information;
- manipulates transaction activity solely for the purpose of obtaining an entry;
- attempts to interfere with the proper conduct of the Promotion.
- tampers with the entry process;
- engages in unlawful, fraudulent or improper conduct; or
- undertakes activity which, in the Promoter's reasonable opinion, could jeopardise the fair and proper conduct of the Promotion.

Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

8. Invalid Entries

Incomplete, illegible, indecipherable or otherwise invalid entries will not be accepted.

9. Identity of Entrants

If there is any dispute concerning the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.

10. Ineligible Accounts

Accounts that are suspended, blocked or closed before the prize is awarded are ineligible to receive a prize.

11. Prize Draw

The prize draw will take place at:

Anisimoff Legal

Level 3, 162 Collins Street
Melbourne VIC 3000



at **10:00am AEDT on 14 December 2026**.

The draw will be conducted electronically using a random draw process, 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.

12. Prize

The first three (3) valid entries drawn will each receive:

AUD \$10,000

The prize will be paid by electronic funds transfer into the winner's eligible Great Southern Bank Business+ Account.

13. Prize Pool

The total prize pool is **AUD \$30,000**, comprising three (3) prizes valued at AUD \$10,000 each.

14. Winner Notification

Winners will be notified by telephone and email within two (2) business days after the draw.

The winning business names and postcodes will be published on 17 December 2026 at gsb.com.au/visa-business.

15. Unclaimed Prizes

If a winner:

- cannot be contacted;
- does not respond by the time stipulated by the Promoter;
- is found to be ineligible; or
- declines the prize,

the prize will form part of the unclaimed prize draw.

A draw for the prize, if unclaimed, may take place on 14 January 2027 at the same time and place as the original draw, subject to any directions from a regulatory authority. The winner (if one is required) will be notified in writing by telephone and email within two (2) business days of the draw. The winning business names and postcodes will be published on 18 January 2027 at gsb.com.au/visa-business.

16. Prize Conditions

The prize is not transferable, exchangeable or redeemable for cash.

If, for any reason, a prize cannot be awarded as described, the Promoter reserves the right to substitute the prize with another prize of equal value, subject to applicable law.

The prize must be claimed by 10:00am AEDT on 13 January 2027 (for the original winners) and 10:00am AEDT on 13 February 2027 (for winners of the unclaimed prize draw, if any).

As a condition of accepting the prize, the winners must sign any legal documentation as and in the form required by the Promoter in its absolute discretion, including but not limited to a legal release and indemnity form.

17. Promotional Activity

By accepting a prize, entrants consent to the Promoter using their business name and any photographs, likeness, recordings or other promotional material relating to the Promotion for promotional and marketing purposes in any media without additional compensation, unless prohibited by law.

18. Cancellation or Modification

If this Promotion is interfered with in any way or cannot be conducted as reasonably anticipated due to circumstances beyond the reasonable control of the Promoter, including technical failures,



fraud or unauthorised intervention, the Promoter reserves the right, subject to applicable law, to modify, suspend or cancel the Promotion.

19. Internet Access

Any costs associated with accessing the promotional website are the entrant's responsibility and depend on the entrant's internet service provider.

20. Consumer Guarantees

Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify any statutory consumer guarantees or other rights that cannot lawfully be excluded under the Competition and Consumer Act 2010 (Cth), the Australian Securities and Investments Commission Act 2001 (Cth) or any other applicable legislation ("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.

21. Limitation of Liability

Except for any liability that cannot by law be excluded, the Promoter (including its officers, employees and agents) excludes all liability 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:

- technical malfunctions;
- telecommunications failures;
- lost, delayed or misdirected entries;
- unauthorised access by third parties;
- fraud committed by third parties;
- any variation in Prize value;
- taxation consequences arising from acceptance of a Prize; or
- use of a Prize.

22. Privacy

Personal information is collected by the Promoter for the purposes of administering this Promotion, verifying eligibility, contacting entrants, conducting the Prize draw and awarding Prizes.

Where an entrant has separately consented, the Promoter may also use personal information for marketing purposes in accordance with its Privacy Policy.

The Promoter handles personal information in accordance with the Privacy Act 1988 (Cth) and its Privacy Policy available at:

<https://www.greatsouthernbank.com.au/privacy-policy>

Entrants acknowledge that winner details may be published where required by law or under these Terms and Conditions.

23. Anti-Avoidance

The Promoter reserves the right to exclude any transaction or entrant where, in the Promoter's reasonable opinion, transactions have been undertaken primarily for the purpose of obtaining an entry into this Promotion rather than genuine business banking activity.

Without limitation, the Promoter may disregard transactions that are subsequently reversed, refunded, cancelled, disputed or otherwise determined by the Promoter not to represent genuine customer spending.



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