

Orange Underground Competition terms & conditions

1. Who can enter?

Entrants must be a member of the Orange Underground online research community (**Member**) at the start of the Entry Period of the relevant Monthly Draw.

2. Who is not able to enter?

- You are not eligible to enter the Orange Underground competition (**competition**) if you are not a Member at the start of the Entry Period of the relevant Monthly Draw.
- Employees, directors or officers of the Promoter, any companies or agencies associated with this competition, or their immediate families, are ineligible to enter this competition.

3. In which States and Territories is this competition open?

Australia wide.

4. How to enter.

- To enter a Monthly Draw, you need to complete at least one (1) survey through the Orange Underground online research community (**Survey**) during the relevant Entry Period.
- You will receive one (1) entry in a Monthly Draw for each Survey completed in the relevant Entry Period.
- There will be three (3) winners chosen in each Monthly Draw.
- You can only win one (1) prize per Monthly Draw. However, if you win a prize in a Monthly Draw, you will still be eligible to win in the remaining Monthly Draws (for example, if you win in the March Monthly Draw, you can still win in the Monthly Draws for April, May, June etc.).
- If you are a winner in a Monthly Draw, our service provider will email you a winner survey (**Winner Notification Survey**) within 7 days of the relevant Draw Date. You must complete this Winner Notification Survey within 3 months of the Draw Date to claim your prize.
- Entries must be received during the Entry Period of the relevant Monthly Draw. No late entries will be accepted. Incomplete or incoherent entries will be invalid.
- We reserve the right, at any time, to verify the validity of entries and entrants (including an entrant's identity) and to disqualify any entrant who submits an entry that is not in accordance with these terms and conditions or who tampers with the entry process. Failure by us to enforce any of our rights at any stage does not constitute a waiver of these rights

- We take no responsibility for lost, damaged, misdirected or illegible entries, and all entries are our property and will not be returned.

5. When will this competition run?

- This competition commences at **12.00am** AEST/AEDT on 1 December 2025 and ends at **11.59pm** AEST/AEDT on 30 November 2026 (**Total Competition Period**). There will be a total of twelve (12) Monthly Draws, with three (3) winners drawn from each Monthly Draw. Each draw will be conducted at Platform One Pty. Ltd, 351 Pacific Highway Artarmon NSW 2064 Australia at 01:00pm AEDT/AEST on the dates included in the table below:

Monthly Draws:	Entry Period: Starting from 12.00am & closing 11.59pm (AEST)	Draw Date:	Winner Publication Date on or before:
Draw 1 - Dec 2025	1 to 31 Dec 2025	06-Jan-26	23-Jan-26
Draw 2 - Jan 2026	1 to 31 Jan 2026	02-Feb-26	23-Feb-26
Draw 3 - Feb 2026	1 to 28 Feb 2026	04-Mar-26	25-Mar-26
Draw 4 - Mar 2026	1 to 31 Mar 2026	01-Apr-26	24-Apr-26
Draw 5 - Apr/2026	1 to 30 Apr 2026	01-May-26	25-May-26
Draw 6 - May 2026	1 to 31 May 2026	02-Jun-26	23-Jun-26
Draw 7 - Jun 2026	1 to 30 Jun 2026	01-Jul-26	27-Jul-26
Draw 8 - Jul 2026	1 to 31 Jul 2026	04-Aug-26	26-Aug-26
Draw 9 - Aug 2026	1 to 31 Aug 2026	01-Sep-26	21-Sep-26
Draw 10 - Sept 2026	1 to 30 Sept 2026	01-Oct-26	28-Oct-26
Draw 11 - Oct 2026	1 to 31 Oct 2026	04-Nov-26	24-Nov-26
Draw 12 - Nov 2026	1 to 30 Nov 2026	01-Dec-26	18-Dec-26

6. How will the winner be chosen?

- The winners will be drawn by computer generated random selection.
- The first three (3) valid entries drawn in each Monthly Draw will win the prize described below.
- We will distribute the prizes to the winners within 28 days of receipt of the completed Winner Notification Survey by email.

7. What could you win?

- There are thirty-six (36) prizes to be won during the Total Competition Period.
- Each prize is an AUD \$100.00 GiftPay e-Gift card (each valued at AUD \$100.00 (inc. GST)).
- The total prize pool is AUD \$3,600.00 (inc. GST).
- The winner(s) is/are responsible for all other costs and expenses in any way associated with their prize.
- Prizes are not redeemable for cash or any other prize, and are not exchangeable or transferable to any other person.
- If a prize is not available for any reason, we reserve the right to substitute the prize with another item of equal or greater value if the winner agrees in writing and subject to any approvals from regulatory authorities. If the winner does not agree despite our reasonable attempts to reach an agreement and the prize is not available due to circumstances beyond our control, we may substitute the prize with another item or items determined by us to be of equal or higher value.

8. Do any special conditions need to be met for the winner to accept the prize?

The prize is subject to:

- the issuer's standard terms and conditions, including redemption locations and/or expiry;
- the winner completing the Winner Notification Survey (which will be provided by us when we tell the winner they have won a prize). As part of that survey, the winner will need to provide their name and email address.

9. How we'll let the winners know they've won a prize.

- The winners will be notified by telephone and in writing by email (using the details provided in the entry) within 2 business days of the relevant Monthly Draw and their names will be announced online at <https://www.orangeunderground.ing.com.au/hub/competitions> on the applicable Announcement Date, for a minimum of 28 days.
- If a winner does not complete the Winner Notification Survey within 3 months of the Draw Date or if the winner has not claimed their prize for any other reason, the winner's entry will be declared invalid and we will determine a new winner on the same terms and conditions 3 months after the date the winner was notified, at the same time and location as the original draw (**Second Chance Draw**). This first valid entry drawn will win any unclaimed prize.

- The winner/s of any Second Chance Draw will be notified by telephone and in writing by email (using the details provided in the entry) within 2 business days of the relevant draw and their names will be announced online at <https://www.orangeunderground.ing.com.au/hub/competitions> within 7 days of the relevant draw, for a minimum of 28 days. We will distribute the prizes to the winners within 28 days of receipt of the completed Winner Notification Survey.

10. Is there an entry fee?

- No, there is no entry fee.

11. Our decisions are final.

- Our decision is final and no correspondence will be entered into. This is a game of chance.
- Subject to regulatory approval, we reserve the right to amend the competition and its terms and conditions at any time and for any reason, and will notify entrants of any such amendments as soon as reasonably practicable on the competition page at <https://www.orangeunderground.ing.com.au/hub/competitions>. It is your responsibility to regularly check the competition page for any amendments.
- Nothing in these terms and conditions limits, excludes or modifies or purports limit, exclude or modify our liability in relation to the consumer guarantees under the Australian Consumer Law (**Non-Excludable Guarantees**). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, we (including its respective officers, employees and agents) exclude 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 competition including:
 - any technical difficulties or equipment malfunction (whether or not under our control);
 - any theft, unauthorised access or third party interference;
 - any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after our receipt) due to any reason beyond our reasonable control;
 - any variation in prize value to that stated in these terms and conditions;
 - any tax liability incurred by the winner or entrant; or
 - use of the prize.
- To the extent permitted by law (including the Australian Consumer Law), if the competition is not capable of running as planned including by reason of technical failure, fraud or any cause beyond our control, we may cancel or suspend the competition or invalidate any affected entries, subject to regulatory approval.

- By entering the competition, the winner/s agrees to participate in such promotional activity as we may reasonably require without remuneration. Each winner also consents to the use and publication of their name, image and any other details provided by the winner in any marketing material without any further reference or payment to the winner. This consent can be withdrawn at any time.
- The Promoter is not liable for any tax implications arising from prize winnings, including fringe benefits tax. Independent financial advice should be sought.
- The laws of New South Wales apply to this competition. Entrants submit to the exclusive jurisdiction of the laws of New South Wales.

12. How we handle your personal information

- By entering into this competition, you consent to our collection, handling, use and disclosure of your personal information as described in this paragraph. When you enter this competition, we will collect your personal information (like your name, contact details and birthday). If you don't provide this information, then your entry may not be valid and we may not be able to contact you if you win. The information you provide will be used by us for the purpose of conducting this promotion. Unless otherwise advised, we and our related companies may also use this information for promotional, marketing, publicity, research and profiling purposes (including sending electronic messages or telephoning you). We may disclose your personal information to people we engage to assist in conducting this competition or communicating with you. These recipients may be located overseas. We are bound by the Australian Privacy Principles in the Privacy Act 1988 (Cth). You can access the personal information we hold about you by either calling 133 464, emailing customer.service@ing.com.au or writing to ING Privacy Officer, GPO Box 4094 Sydney NSW 2001. Please read our privacy policy available on the ING website at <https://www.ing.com.au/privacy> for more information about how we handle personal information, how to access and correct your personal information, how to make a complaint, and how we handle complaints. You can also request a copy by either calling or writing to us.

13. You're bound by these terms if you submit an entry.

- By entering this competition, you acknowledge that you have read and agree to these terms and conditions.

14. Licences we've got to run this competition

- ACT Permit No. TP 25/02795.

15. Who is running this competition?

- This competition is being promoted by ING Bank (Australia) Limited ABN 24 000 893 292 AFSL 229823 Australian Credit Licence 229823 (we, us, our) of 60 Margaret Street, Sydney NSW 2000. To contact us, please email surveys@ingcx.com.au .