

NAB VISA - BTS WORLD TOUR ARIRANG COMPETITION

TERMS AND CONDITIONS

1. Information on how to enter the NAB Visa BTS World Tour Arirang Competition (**Competition**) and the prize form part of these Terms and Conditions. Participation in this Competition is deemed acceptance of these Terms and Conditions.
2. Entry is only open to Australian residents who are aged 18 years or over (**Entrants**) and hold a valid NAB personal Visa debit card or NAB personal Visa credit card (**Eligible NAB Card**). All Entrants must be eligible for and enrolled into the NAB Goodies program.
3. Eligibility for entry into the Competition is subject to the Entrant's Eligible NAB Card being open and valid, and any linked account being open and not in default for the duration of the Competition Period (defined below). Entrants will become ineligible for entry into the Competition if they cancel, block or replace (including due to transfer of product, loss, or theft) their Eligible NAB Card at any time prior to and during the Competition Period.
4. Employees (and their immediate families) of the Promoter (or any of its related entities or the agencies or companies) who are directly associated with the conduct of the Competition are not eligible 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.
5. Notwithstanding clause 4, employees (and their immediate families, defined above) of the Promoter that are classified as Group 5 employees and above are not eligible to enter the Competition, regardless of whether these employees are directly associated with the conduct of the Competition.
6. Entries into the Competition open on 14 September 2026 at 12:01am AEST and close on 11 October 2026 at 11:59pm AEDT (**Competition Period**).
7. To be eligible to participate in the Competition and receive one (1) automatic entry into the draw, Entrants must, during the Competition Period:

- a) Download the NAB app and locate the NAB Goodies section of the NAB app. Eligibility for enrolment in the NAB Goodies program is subject to the applicable terms and conditions at www.nab.com.au/personal/goodies/terms-conditions
- b) Tap 'Activate' on the NAB Visa BTS World Tour Arirang Competition tile within the NAB Goodies section of the NAB app; and then
- c) Spend a minimum of AUD\$100 during the Competition Period using an Eligible NAB Card (**Qualifying Spend**). The required spend amount does not have to be in a single transaction and can be made up of multiple transactions completed during the Competition Period. Each purchase completed using an Eligible NAB Card to meet the Qualifying Spend must be an Eligible Purchase (defined below). For the avoidance of doubt, an Entrant will receive one (1) entry for every \$100 spent using an Eligible NAB Card, up to the maximum amount of \$1,000.

"Eligible Purchase" means everyday purchases using your Eligible NAB Card, excluding transactions NAB reasonably decides are wholly or partly for gambling or gaming purposes.

8. Payments made using EFTPOS or another third-party establishment or payment processor to which the Eligible NAB Card or linked account is connected will **not** be eligible for entry into this Competition. This includes (but is not limited to) PayPal, AfterPay, Stripe, Shopify or BPAY®. Payments made using a NAB Business Visa Debit or NAB Business Visa Credit cards will **not** be eligible for entry into this Competition. All purchases must be settled within three (3) days of the end of the Competition Period.
9. Multiple entries are permitted, subject to the following: (a) only one (1) entry permitted per AUD\$100 spent; and (b) a maximum of ten (10) entries permitted per Eligible NAB Card. For clarity, if an Entrant spends AUD\$500 using the same NAB Eligible Card, they will receive five (5) entries into the draw. However, if an Entrant spends AUD\$1,500 using the same Eligible NAB Card, they will only receive a maximum of ten (10) entries into the draw.
10. The first two (2) valid entries drawn will each win a weekend away for two (2) people to Sydney, NSW to attend the BTS WORLD TOUR 'ARIRANG' concert, valued at up to AUD\$11,000 (including GST) each (depending on date and point of departure).

Prize includes:

- a) Two (2) economy return flights to Sydney from the winner's nearest Australian airport. If the winner resides within 200km of Sydney, NSW, the airfare component of the prize will not be included, and the Promoter

reserves the right to substitute the airfare component of the prize with alternative ground transport;

- b) Two (2) nights' accommodation at the Crown Towers Sydney, in a shared room from 19 February 2027 to 21 February 2027;
- c) A contemporary Korean dining experience for the winner and their guest at SOUL Dining, including the Banquet Menu;
- d) Two (2) general admission tickets to the BTS WORLD TOUR 'ARIRANG' concert in Sydney, NSW on 20 February 2027;
- e) Private return transfers for two (2) people between the arrival airport (or train station) and accommodation;
 - i. If the winner resides within 200km of Sydney, NSW, the Promoter reserves the right to substitute this element of the prize with alternative ground transport, which may include a train ticket, or fuel or Uber voucher for travel between their home and the accommodation and/or a voucher for parking at the accommodation (if applicable, and at the Promoter's discretion);
- f) Private return transfers for the winner and their guest between the accommodation and the concert venue;
- g) A private karaoke experience in the Sydney CBD for the winner and their guest; and
- h) One (1) BTS WORLD TOUR 'ARIRANG' merchandise gift pack (for the winner only).

11. Each winner and their guest must travel together, including travelling on the same flights and staying in the same accommodation. No compensation or alternative travel plans will be arranged should a winner and/or their guest miss their outbound or return flights or fail to meet any check-in requirements for any reason. These costs will be the sole responsibility and expense of each winner and their guest. A credit card imprint will be required from each winner at check-in to the hotel for all incidental charges.

12. Spending money, additional meals, 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. The prize must be taken between 19 February 2027 – 21 February 2027 to coincide with the BTS WORLD TOUR 'ARIRANG' concert. The prize is subject to booking and flight availability. Each winner and their companion are responsible for ensuring that they have travel documentation (if required). Each 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. Travel dates are set by the Promoter. All travel is always subject to availability and may be dependent on select seat class with airlines or specific room category availability with an accommodation partner. Each winner is responsible for any amendment fees issued by airlines or suppliers once booking is confirmed and ticketed. It is each winner's responsibility to organise transport to and

from the airport of departure and return point. It is the responsibility of each winner and their guest to hold valid travel documentation and travel insurance for their period of travel.

13. The total prize pool value is up to AUD\$22,000 (including GST) (depending on date and point of departure).
14. Incomplete transactions and transactions that are reversed, refunded or cancelled will be ineligible for entry into the Competition.
15. 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). Identification considered suitable for verification is at the discretion of the Promoter.
16. 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.
17. The draw will take place at Anisimoff Legal, Level 3/162 Collins Street, Melbourne VIC 3000 on 27 October 2026 at 11:00am AEDT in the presence of an independent scrutineer. The Promoter may draw additional reserve entries on this date and record them 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 **nab.com.au/goodies** by 2 November 2026. The Prize must be claimed by 8:30am AEDT on 10 November 2026 (**Unclaimed Draw Date**).
18. If, for any reason, any prize remains unclaimed by the Unclaimed Draw Date, those prizes will be forfeited and a redraw will take place at 9:30am AEDT on 10 November 2026 at the same place as the original draw, subject to any directions from a regulatory authority (the **Redraw**). The winners (if any) will be notified by telephone and email within two (2) business days of the Redraw, and their details (first initial, surname and postcode) will be published online at **nab.com.au/goodies** by 16 November 2026. All prizes remain the property of the Promoter until claimed by the Redraw winners (if any). If any Redraw prize is not claimed within 14 days of the Redraw, the prize will be forfeited and will no longer be available.
19. The Promoter's decision is final and no correspondence will be entered into.

20. The Promoter will work with Visa and the winners to organise the itinerary. Following notification of the winners by the Promoter, Visa will be responsible for fulfilling the prizes and will contact the winners directly to arrange all prize elements. The prizes are subject to the standard terms and conditions of individual prize and service providers.
21. Subject to the Redraw, if for any reason a winner does not take a prize (or part of the prize) at the time stipulated by the Promoter, then the prize (or that part of the prize) will be forfeited and will not be redeemable for cash.
22. If any prize (or part of any prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize (or that part of the prize) with a prize of the equal value and/or specification, subject to any written directions from a regulatory authority.
23. The Promoter is not responsible for any dispute between a winner and any person with whom they choose to, or choose not to, share the prize.
24. The BTS WORLD TOUR 'ARIRANG' concert 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 any winner (and/or his/her guest) for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize.
25. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
26. 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 Competition or suspend, substitute or modify any prize, subject to any written directions from a relevant regulatory authority.
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 Competition (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.

28. If this Competition 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 Competition, as appropriate.
29. The use of any automated entry 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.
30. The Promoter 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 Competition. Errors and omissions may be accepted at the Promoter's discretion. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
31. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
32. 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 2010, as well as any other implied warranties under the Australian Securities and Investments Commission Act 2001 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 Competition.
33. 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 BTS World Tour Arirang event is delayed, postponed or cancelled for any reason beyond the reasonable control of the Promoter; (f) any tax liability incurred by a winner or Entrant; or (g) use of a prize.

34. The Promoter accepts no responsibility for the tax implications of prize winnings. The winner should obtain independent tax advice to determine how this may affect their circumstances.
35. As a condition of accepting a prize, all winners (and his/her/their guest) 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.
36. Personal information (“**PI**”) of Entrants will be used by NAB, and may be disclosed to its agents, solely to conduct the Competition and distribute the Prize. Entry is conditional on providing this PI. The Entrants consent to the Promoter using their PI for these purposes or any other purposes set out in its Privacy Policy. For more information about NAB’s privacy practices, including how Entrants may opt out, request access to PI held by the Promoter, 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, view NAB’s Privacy Policy at www.nab.com.au/privacypolicy or call 13 22 65 (or 1300 363 647 for hearing impaired individuals with telephone typewriters). All entries become the property of the Promoter. The Promoter will not disclose PI to any entity outside of Australia.
37. The Promoter is National Australia Bank Limited (**NAB**) (ABN 12 004 044 937) of Level 27, 395 Bourke Street, Melbourne, VIC 3000 Australia, ph: 13 22 65 (**Promoter**).

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NSW Authority No. TP/04379. ACT Permit No. TP26/02034. SA Permit No. T26/1534