

TERMS AND CONDITIONS OF ENTRY INTO "2019 Citi Lounge promotion by Citi"

1. The Promoter is Citigroup Pty Limited ABN 88 004 325 080 of 2 Park Street, Sydney NSW 2000 ("Citibank" or "the Promoter") tel: 13 24 84. The Promoter and its related bodies corporate (as that term is defined in the Corporations Act 2001 (Cth)) will be known as "Citigroup".

2. Information on how to enter, and prize details, form part of these terms and conditions; however, to the extent that there is any inconsistency between these terms and conditions and any other published material, these terms and conditions will prevail. By participating in the "2019 Citi Lounge promotion" each participant fully and unconditionally agrees and acknowledges that these terms and conditions are binding.

3. "2019 Citi Lounge promotion" (the "Promotion") consists of nine (9) discrete promotional periods as detailed in the table below, each a "Promotion Period", and collectively, the "Promotional Periods". The Promotional Periods are held commencing Tuesday 28 February 2019 and closing Thursday 15 August 2019. Each Promotional Period has a draw date, stated in the table below:

4. There are 63 Prizes available to be won across the Promotional Periods. There are 7 prizes drawn for each Promotion Period. The total prize pool value is AUD\$25,200, with each Prize valued at AUD\$400 consisting of four (4) tickets to the Citi Lounge, including match day tickets plus food and beverage package during the Swans game listed for each Promotion Period in the table below ("Event"). The Promoter takes no responsibility for any variation in the prize/s value. The prize/s is not transferable, exchangeable or redeemable for cash. A prize must be taken as offered and cannot be varied. The prize value is the recommended retail price including GST.

5.

Promotional Period, draw and contact dates	Date	Time	Event
Promotional Period 1			Friday 29 March 2019 Round 2 Sydney Swans vs Adelaide Crows
Promotion Opens:	28/02/19	9:00am	
Promotion Closes:	21/03/19	9:00am	
Prize drawn on:	21/03/19	12:00pm	
Winner contacted:	21/03/19	2:00pm	
Promotional Period 2			Saturday 27 April 2019 Round 6 Sydney Swans vs GWS Giants
Promotion Opens:	21/03/19	9:01am	
Promotion Closes:	18/04/19	9:00am	
Prize drawn on:	18/04/19	12:00pm	
Winner contacted:	18/04/19	2:00pm	
Promotional Period 3			Friday 10 May 2019 Round 8 Sydney Swans vs Essendon
Promotion Opens:	18/04/19	9:01am	
Promotion Closes:	02/05/19	9:00am	
Prize drawn on:	02/05/19	12:00pm	
Winner contacted:	02/05/19	2:00pm	
Promotional Period 4			Friday 24 May 2019 Round 10 Sydney Swans vs Collingwood
Promotion Opens:	02/05/19	9:01am	
Promotion Closes:	16/05/19	9:00am	
Prize drawn on:	16/05/19	12:00pm	
Winner contacted:	16/05/19	2:00pm	
Promotional Period 5			Sunday 9 June 2019 Round 12 Sydney Swan vs West Coast Eagles
Promotion Opens:	16/05/19	9:01am	
Promotion Closes:	30/05/19	9:00am	
Prize drawn on:	30/05/19	12:00pm	
Winner contacted:	30/05/19	2:00pm	

Promotional Period 6			Friday 21 June 2019 Round 14 Sydney Swans vs Hawthorn
Promotion Opens:	30/05/19	9:01am	
Promotion Closes:	13/06/19	9:00am	
Prize drawn on:	13/06/19	12:00pm	
Winner contacted:	13/06/19	2:00pm	
Promotional Period 7			Saturday 29 June 2019 Round 15 Sydney Swans vs Gold Coast
Promotion Opens:	13/06/19	9:01am	
Promotion Closes:	20/06/19	9:00am	
Prize drawn on:	20/06/19	12:00pm	
Winner contacted:	20/06/19	2:00pm	
Promotional Period 8			Sunday 28 July 2019 Round 19 Sydney Swans vs Geelong
Promotion Opens:	20/06/19	9:01am	
Promotion Closes:	18/07/19	9:00am	
Prize drawn on:	18/07/19	12:00pm	
Winner contacted:	18/07/19	2:00pm	
Promotional Period 9			Date TBC Round 23 Sydney Swans vs St Kilda
Promotion Opens:	18/07/19	9:01am	
Promotion Closes:	15/08/19	9:00am	
Prize drawn on:	15/08/19	12:00pm	
Winner contacted:	15/08/19	2:00pm	

6. Entry is open to residents of New South Wales Australia only, who are 18 years or older and who have a valid telephone number and valid email address at the time of the Prize Draw ("Eligible Entrants"). Where applicable all Eligible Entrants will be required to provide proof of eligibility to redeem their prize. The directors, management and employees (and their immediate families) of the Promoter, its related entities, printers, suppliers, providers and agencies whom are directly associated with the conduct of this Promotion are ineligible to enter the Promotion.

7. To enter this Promotion, an Eligible Entrant must, between Thursday 28 February 2019 to Thursday 15 August 2019, visit www.citibank.com.au/swans (the "Promotional Website"), and enter their first name, surname, suburb and post code and current and valid e-mail in the manner required on the Promotional Website.

8. Only one (1) entry per person permitted per Promotion Period. Any subsequent entry in the same Promotion Period after the first valid entry is received will be deemed invalid. Entries will be deemed accepted at the time of receipt by the Promoter and not at the time of transmission. Entries received will be considered final by the Promoter. Incomplete, inaccurate, erroneous, ineligible or incomprehensible entries will be deemed invalid. Entries received during a Promotion Period will NOT rollover into subsequent Promotion Periods (if any). The Promoter accepts no responsibility for late, lost or misdirected entries. Contact details entered incorrectly on the Promotional Website by an Eligible Entrant will deem an entry invalid.

9. The prize draws will be conducted as per above table in Condition 5 at the Promoter's premises. Winners will be determined by way of a random selection from a computer database containing all entries from Eligible Entrants. The first seven (7) valid Entries drawn for each Promotion Period will receive the corresponding prize (each, a "Winner"). The Promoter will take all reasonable steps to contact the Winners. The Promoter's decision is final and no correspondence will be entered into.

10. The Winners will be notified by phone and in writing (email). The Promoter will continue to attempt to contact the Winners up until the prize claim deadline outlined in Condition 11 of these terms and conditions. To claim their prize, the Winner must respond to the notification in the manner that will be set out in the notification email.

11. The Promoter reserves the right to select eight (8) additional reserve winners per promotional period and record them (in order) in case an invalid entry or entrant is drawn, or the Eligible Participant is unable to accept or participate in the prize. The person who was drawn must confirm their eligibility to be awarded the prize, and ability to accept and participate in the prize within two (2) days of being successfully notified by the Promoter that they have won, otherwise their entry will be deemed invalid. In the event of an invalid entry or an ineligible entrant, or if the Eligible Entrant is unable to accept the prize or declines to participate in the prize, the prize will be awarded to the first reserve entry drawn. If the prize cannot be awarded to the entrant drawn, the Promoter will continue the process until the prize is awarded.

12. Prizes must be taken on the dates nominated by the Promoter to coincide with the Event included in the prize otherwise the entire prize is forfeited. No extension or variation of the dates nominated by the Promoter will be permitted. All components of a prize must be taken together and when offered or are forfeited. A prize supplier and any prize organiser reserve the right, in their absolute discretion, to amend the dates or schedule of a prize without notice. The Promoter accepts no responsibility for the cancellation, rescheduling or delay of a prize for any reason beyond the control of the Promoter. All additional costs not expressly stated, but which may be incurred in acceptance and use of a prize, are the responsibility of the Winner and companion/s (if any).

13. Acceptance of a prize is subject to any prevailing terms and conditions of the event organisers (including but not limited to ground security and ticketing) as well as any other tour providers or prize suppliers, and in particular, health, behaviour, age and safety requirements. The Winner and their companion/s (if any) must follow all reasonable directions given by the Promoter and any prize organiser during the course of their participation in the prize, including all directions relation to age, health, behaviour or safety. The Promoter or the prize organiser reserves the right in its sole discretion to disqualify, sanction and/or removes the Winner and/or their companion (if any) from participating in the prize on the grounds of inappropriate behaviour, for age, health or safety reasons, or for any breach of these Conditions of Entry generally. If the Winner and/or their companion (if any) are unable to use any element of a prize as stated for whatever reason, as stated in this condition and in the reasonable opinion of the Promoter, their entry and the balance of the prize will be forfeited with no compensation payable.

14. Eligible Entrants can only enter in their own name. Eligible Entrants who provide incorrect, misleading or fraudulent information are ineligible to participate in the Promotion and all entries of an Eligible Entrant who is deemed by the Promoter to have provided incorrect, misleading or fraudulent information may, at the discretion of the Promoter, be deemed invalid. The Promoter reserves the right to request the Eligible Entrant produce (within the requested time) appropriate photo identification or other documentation (to the Promoter's satisfaction, at its sole discretion) in order to confirm the Eligible Entrant's identity, age, residential address, eligibility to enter and claim a prize, and any information submitted by the Eligible Entrant in entering the Promotion, before issuing a prize (including confirming consent of an Eligible Entrant's parent or legal guardian and the name, age and address of the parent or legal guardian that gave their consent, where an Eligible Entrant is under 18 years of age). If the documentation required by the Promoter is not received by the Promoter (or its nominated agent) within two (2) days of being notified as the winner, or an Eligible Entrant or entry has not been verified or validated to the Promoter's satisfaction then all the entries of that Eligible Entrant will be ineligible and deemed invalid. A prize will only be awarded following any Winner validation and verification that the Promoter requires in its sole discretion.

15. It is a condition of accepting a prize that the Winner may be required to sign a legal release/s in a form determined by the Promoter in its absolute discretion.

16. Costs associated with accessing the Promotional Website remain an Eligible Entrant's responsibility and may vary depending on the Internet service provider used. If an Eligible Entrant uses WAP and mobile Internet to participate in the Promotion: Accessing mobile content including

web-based content may incur data charges. Entrants will need to refer to the terms of their carrier contracts for details and costs as costs vary from plan to plan.

17. Any attempt, deliberate or otherwise, to cause malicious damage or interference with the normal functioning of the Promotional Website, the QR code or WAP or mobile Internet applications (as applicable), or the information on the Promotional Website, or to otherwise undermine the legitimate operation of this Promotion may be a violation of criminal and civil laws and, should such an attempt be made, whether successful or not, the Promoter reserves the right to seek damages to the fullest extent permitted by law. If the Promoter suffers loss or incurs any costs in connection with any breach of these Conditions of Entry or any other legal obligation by an Eligible Entrant, the Eligible Entrant agrees to indemnify the Promoter for those losses, damages and costs. The use of any automated entry software or any mechanical, electronic or other means that allows an Eligible Entrant to automatically enter repeatedly is prohibited and will render all entries submitted by that Eligible Entrant invalid.

16. Except for warranties and conditions implied by law which cannot be excluded, neither the Promoter nor any other member of Citigroup, nor the prize organiser, make any representations or warranties, express or implied, regarding the quality or suitability of any prizes awarded under these terms and conditions. Certain legislation may imply conditions or warranties, which cannot be excluded, restricted or modified except to a limited extent. In this event, to the extent permitted by law, the liability of the Promoter and all members of Citigroup are limited to, at its option: (i) the replacement of the prize or the supply of an equivalent prize; or (ii) the payment, if it does not contravene any law, of the cost of the replacement or supply. To the maximum extent permitted by law, the Promoter and all other members of Citigroup expressly disclaim liability for any loss or damage whatsoever (including but not limited to indirect or consequential loss) or for any personal injury, which is suffered or sustained in connection with any participant's participation in this Promotion or the acceptance of the Prize. The Winner indemnifies the Promoter and all members of Citigroup against any liability, injury, loss or damage which may be suffered, incurred or sustained by the Promoter or any member of Citigroup arising out of, relating to, or in any way connected with, any act or omission (including negligence) by the Winner, or its use of the prize, or its breach of these terms and conditions.

17. Nothing in these terms and conditions is intended to exclude, restrict or modify any right or remedy, or any guarantee, warranty or other term or condition, implied or imposed by any legislation which cannot lawfully be excluded or limited. This may include the Corporations Act 2001, the Competition and Consumer Act 2010, Australian Consumer Law or any equivalent State or Territory legislation. If any guarantee, warranty, term or conditions implied or imposed under the Australian Consumer Law or any other applicable legislation in relation to any prizes awarded under these terms and conditions cannot be excluded (a "Non-Excludable Provision") and the Promoter is able to limit the remedy for a breach of the Non-Excludable Provision, then the liability of the Promoter and all members of Citigroup for breach of the Non-Excludable Provision is limited to one or more of the following at the Promoter's option:

- a. the replacement of the prize or the supply of an equivalent prize,
- b. the supplying of the prize again,
- c. the payment of the cost of replacing the prize or of acquiring an equivalent prize,
- d. the payment of the costs of having the prize supplied again.

18. The Promoter collects personal information from all participants in order to conduct the Promotion. If the information requested is not provided, the participant may not participate in the Promotion or claim a prize and their entry may be deemed invalid. It is a condition of entry into the Promotion that the Winner consents to the publication of their name and city of origin in any media and participates in any media releases which may include photographs of the Winner by the Promoter or any other member of Citigroup. By entering this Promotion, Eligible Entrants consent to the use of their names and likenesses in this manner. Personally-identifying information collected from Eligible Entrants in

this Promotion is subject to the Citigroup's privacy policies, which can be found at <http://citigroup.com.au/privacy> and will be handled in accordance with all applicable laws in Australia.

19. If this Promotion is not capable of running as planned for any reason, the Promoter reserves the right in its sole discretion to disqualify any individual who undermines the integrity or fair running of the Promotion for other Eligible Entrants, including by tampering with the entry process, and, after consulting with the relevant legislative authorities, to cancel, terminate, modify or suspend the Promotion and/or, if necessary, to provide an alternative prize or prizes to the same value as an original prize or prizes.

20. By accepting the prize, the winner agrees to participate in an co-operate as required with all media editorial requests in relation to the prize, including but not limited to, being interviewed and photographed, filmed and/or chaperoned throughout the duration of the prize.

NSW Permit No. LTPS/19/32359