

“Visa Singapore Race Weekend 2026 Campaign” Promotion

TERMS AND CONDITIONS

1. Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Visa Canada Corporation, Visa Worldwide Pte. Ltd., Visa Europe Ltd., Visa Europe Services Inc., Visa Do Brasil Empreendimentos LTDA, Visa International Servicios de Pago España, S.R.L.U. and those entities controlling, controlled by, or under common control with, any of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and each of their respective client financial institutions and merchants, and each of the foregoing’s parents, subsidiaries, affiliates, representatives, agents, designees, and advertising and promotion agencies, and the employees, personnel, designees, and representatives of all of the foregoing (collectively, “Visa”), Block, Inc., MKTG, Inc., Racing Bulls S.p.A. and its Visa Cash App Racing Bulls (the “Team”) and any entities controlling, controlled by, or under common control with, each of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and the foregoing’s parents, subsidiaries, affiliates, representatives, agents, designees, and the employees, personnel, designees, and representatives of the foregoing (each, a “Visa Party” and collectively, the “Visa Parties”) and any other Team and commercial sponsors are not responsible for the administration of the promotion. The Team is not liable for anything arising out of this promotion including the fulfilment of any prizes. The prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such prize, including passing necessary sanctions screening. By accepting the prize the holder is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any entry and COVID-19 requirements. The prize is not negotiable and the winners/recipients must not re-sell or transfer the prize in any way, unless otherwise approved. In the event of the prize being unavailable the promoter reserves the right to substitute it for one of equal or greater value. Any substitution will be within the entire discretion of the promoter. In the event the winner does not accept the substitution they will forfeit their right to the prize. So far as is permitted by law the Visa Parties and other Team sponsors, and their associated companies and agents exclude responsibility and all liabilities arising from: (i) any postponement, cancellation or material change of the promotion of the race in Singapore and (ii) any act or default by a winner or their guest resulting in the winner or their guest being unable to activate the prize and/ or any elements of it.
By participating in this promotion, you understand and agree that you are not being granted any rights (including any advertising, marketing or sponsorship rights) in relation to the Team or the race in Singapore (or any associated races, teams or drivers) and shall not conduct any related marketing or advertising campaigns, promotions or other activities.
2. Information on how to enter and the prizes form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
3. Entry is only open to Australian residents aged 18 years or over who; (a) hold a valid personal Visa debit card, credit card or prepaid card issued by a Participating Financial Institution (as defined below); (b) have not opted out from marketing communications from the Participating Financial Institution; and (c) can travel to Singapore from 8 October 2026 to 12 October 2026 if drawn as a winner of the Major Prize (defined below).
4. Employees (and their immediate families) of the Promoter, Participating Financial Institutions (as defined below) and agencies associated with this Promotion are ineligible 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. The promotion commences at 12:01am AEST on 1 July 2026 and closes at 11:59pm AEST on 23 August 2026 (“**Promotional Period**”).

6. A **“Participating Financial Institution”** is any of the following financial institutions:
- First Option Bank Ltd;
 - Fire Service Credit Union Ltd;
 - Police Credit Union Ltd;
 - Macarthur Credit Union;
 - Woolworths Team Bank Limited;
 - WAW Credit Union Co-operative Limited;
 - Ubank;
 - Goulburn Murray Credit Union Co-Operative Ltd;
 - Central Murray Credit Union Limited (trading as Central Murray Bank);
 - The Broken Hill Community Credit Union Ltd (T/A Broken Hill Bank);
 - Queensland Country Bank Limited;
 - Credit Union Australia;
 - Police Bank Ltd;
 - Border Bank Ltd;
 - Unity Bank Limited;
 - Defence Bank;
 - Australian Military Bank Ltd;
 - Credit Union SA Ltd;
 - MyState Bank Limited; or
 - Bank of Sydney Limited.
7. To receive an automatic entry into the draw, eligible individuals must, during the Promotional Period, use their Visa debit card, credit card or prepaid card issued by a Participating Financial Institution (**“Eligible Card”**) to make five (5) eligible transactions of \$60 or more at service stations and/or major supermarkets (each a **“Qualifying Transaction”**) to receive one (1) entry into the draw. Qualifying Transactions must include the Merchant Categories listed in clause 10. Qualifying Transactions must comply with clauses 8 and 9 to be eligible for an automatic entry. For the avoidance of doubt, a transaction is complete when it is settled and all transactions made during the Promotional Period must be settled within two (2) days from end of the Promotional Period to constitute a Qualifying Transaction.
8. Multiple entries permitted, subject to the following: (a) only one (1) entry permitted per five (5) transactions with a minimum of \$60 spent using the same Eligible Card in each Qualifying Transaction; (b) each entry must be made in accordance with the entry requirements; and (c) only one (1) Minor Prize is permitted per person (excluding SA residents). For clarity, if an individual spends a minimum of \$60 in ten (10) separate Qualifying Transactions using the same Eligible Card, they will earn two (2) entries.
9. Incomplete transactions and transactions that are reversed or cancelled will be ineligible for entry. The Promoter will qualify transactions based on the data the merchant / acquirer sends to VisaNet. Only transactions routed via VisaNet will qualify as Qualifying Transactions.
10. The following goods, services and transactions in the following Merchant Categories are eligible as Qualifying Transactions:
- 5541: Grocery Stores and Super Markets, Service Station; and/or
 - 5542: Automated Fuel Dispensers.

11. 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) and 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 promotion. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
12. 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.
13. The draw will take place at Anisimoff Legal, Level 3, 162 Collins Street, Melbourne VIC 3000 on 3 September 2026 at 1:00pm AEST, 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. 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 <https://www.visa.com.au/promotions/vcarb-winners.html> from 9 September 2026.
14. The Promoter's decision is final and no correspondence will be entered into.
15. The first (1) valid entry drawn will win a travel package for two (2) adults to Singapore to attend the Singapore Race valued at up to AUD\$80,000, depending on date and point of departure ("**Major Prize**"). The Major Prize includes:
 - Return economy flights for two (2) adults from a major international airport in Australia to Singapore, including one (1) Flight Centre voucher to the value of AUD \$2,500 for domestic connections (if required). If domestic connections are not required, the winner will receive a Visa gift card to the value of AUD \$2,500;
 - Five (5) days / four (4) nights' accommodation in a 5-star hotel in Singapore (twin share) with daily breakfast;
 - Two (2) x Premium Track Experiences for Sunday Race Day;
 - Exclusive Formula 1 experiences including Pit Lane Walk, Driver Paddock Club appearances, and track experiences;
 - One (1) day city tour for two (2) adults (to be used on Friday 9 October 2026);
 - Local ground transportation between hotel and circuit;
 - One (1) Premium VCARB Merchandise package; and
 - Visa onsite event support.
16. Spending money, additional meals, taxes, insurance, passports, visas, vaccinations, transport to and from departure point, additional transfers, items of a personal nature, in- room charges and all other ancillary costs are not included. Prize must be taken from 8 October 2026 to 12 October 2026 and is subject to booking and flight availability.
17. Itinerary to be determined by the Promoter in its absolute discretion. The Major Prize winner may be required to present their credit card at time of accommodation check. The Major Prize winner and his/her companion are responsible for ensuring that they have valid passports, and any requisite visas, vaccinations and travel documentation. The Major Prize 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 Major Prize.
18. The 2026 Singapore Race experience 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 the Major Prize winner (and/or their companion) for any inappropriate behaviour, including

but not limited to intoxication, whilst participating in any element of the Major Prize.

19. The next five (5) valid entries drawn will each win a Racing experience package for two (2) adults in either Sydney, NSW or Melbourne, VIC (as determined by the Promoter) valued at up to AUD \$5,500 each ("**Minor Prize**") depending on date and point of departure. The Minor Prize includes:
- Two (2) nights' accommodation (twin share);
 - One (1) Flight Centre voucher valued at up to AUD \$2,500 for flights (only provided if a winner resides outside of the State of the racing experience). If flights are not required, the winner will be awarded a Visa gift card valued at AUD \$2,500; and
 - Two (2) tickets to a racing experience.

Spending money, meals, insurance, transport to and from departure point, transfers, items of a personal nature, in-room charges and all other ancillary costs are not included. Minor Prize is subject to booking and flight availability.

Itinerary to be determined by the Promoter in its absolute discretion. The Minor Prize winners may be required to present their credit card at time of accommodation check. The Minor Prize Winners their companions must depart from and return to the same departure point and travel together. Frequent flyer points will not form part of the Minor Prize.

20. The winners of the racing experience prize ("Activity") and their companions acknowledge that the Activity is a dangerous activity that may result in injury or death, and participate at their own risk. The winners and their companions must: (a) attend, undergo and pass any appropriate training, briefings, required medical tests and other requirements of the Promoter and Activity organisers as determined by them in their absolute discretion; (b) not have any heart condition or history thereof, or other medical conditions that would make it dangerous to participate in the Activity; (c) not be under the influence of drugs or alcohol; (d) comply with all directions of the Promoter and Activity organisers at all times; and (e) wear all safety and other equipment required. The Promoter and Activity organisers, in their absolute discretion, at all times reserve the right to: (a) prevent any winner or their companion from participating in the Activity if, at any time, they reasonably believe that the winner or their companion pose a safety risk or for any other reason; and/or (b) cancel the Activity if the conditions are deemed dangerous. The Activity is subject to booking availability. If the Activity is varied for any reason beyond the control of the Promoter it may not be rescheduled and no compensation will be offered.
21. The next five (5) valid entries drawn will each win a signed premium VCARB Merchandise package valued at AUD \$1,100 each ("**Runner-Up Prize**").
22. Any ancillary costs associated with redeeming the Flight Centre voucher or Visa gift card are not included. Any unused balance of the Flight Centre voucher or Visa gift card will not be awarded as cash. Redemption of the Flight Centre voucher and Visa gift card are subject to any terms and conditions of the issuer including those specified on the Flight Centre voucher and Visa gift card.
23. All of the prizes are subject to the standard terms and conditions of individual prize and service providers.
24. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize (or an element of the prize) by the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited.
25. If a prize (or part of a prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the

prize (or that part of the prize) with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.

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 promotion or suspend, substitute or modify a prize, subject to any written directions from a relevant regulatory authority.
27. The total prize pool value is up to AUD\$113,000.
28. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
29. If for any reason any prize remains unclaimed by 8:00am AEST on 17 September 2026, the prize(s) will be forfeited and a re-draw will take place at 9:30am AEST on 17 September 2026 at the same place as the original draw, subject to any directions from a regulatory authority and in the presence of an independent scrutineer (if required). Winners (if any) will be notified by email and telephone within two (2) business days of the re-draw, and their details (first initial, surname and postcode) will be published online at <https://www.visa.com.au/promotions/vcarb-winners.html> from 23 September 2026. If an unclaimed prize draw winner does not take their prize by 1 October 2026, then the prize will be forfeited.
30. 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 promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
31. If this promotion 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 promotion, as appropriate.
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, as well as any other implied warranties under the ASIC Act 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 promotion.
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 event for the Singapore Race experience prize 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

/ taking of a prize / participation in a prize.

34. The use of any automated 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.
35. The Promoter collects personal information ("PI") in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at <https://www.visa.com.au/legal/global-privacy-notice.html>. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. The Privacy Policy also contains information about how entrants may opt out, access, 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. All entries become the property of the Promoter. Unless otherwise indicated by the Promoter, the Promoter may disclose PI to entities outside of Australia (for a list of the countries, see the Promoter's Privacy Policy), and cannot guarantee that any overseas recipient will not breach the Australian Privacy Principles. By entering the promotion, entrants consent to the overseas transfer on these terms as permitted by the Australian Privacy Principles and agree that the Promoter is not liable in this regard.
36. As a condition of accepting the Major Prize, the winner and their companion 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.
37. If any of these clauses should be determined to be illegal, invalid, or otherwise unenforceable then it shall be severed and deleted from these Terms and Conditions and the remaining clauses shall survive and remain in full force and effect.
38. These Terms and Conditions (and any non-contractual disputes/claims which arise out of or in connection with them) will be governed by the relevant local courts who shall have exclusive jurisdiction over any and all disputes arising out of, relating to or concerning these Terms and Conditions.
39. In exchange for being allowed to participate in the promotion, each winner/recipient hereby releases and forever discharges and agrees to indemnify the Visa Parties from any and all claims, demands, rights, expenses, actions, and causes of action, of whatever kind (collectively, "**Claims**"), arising from or by reason of any personal injury, bodily injury, property damage, or the consequences thereof, whether foreseeable or not, resulting from or in any way connected with his or her participation in the promotion. The winners/recipients further covenant and agree that for the consideration stated above, he or she will hold forever harmless and will not take legal action against any Visa Party for any claim for damages arising or growing out of his or her participation in the promotion whether caused by negligence or otherwise.
40. The Promoter is Visa AP (Australia) Pty Ltd (ABN 20 134 885 564) Level 39, International Tower 2, 200 Barangaroo Avenue, Barangaroo NSW 2000 Australia.

NSW Authority No. TP/04034. ACT Permit No. TP26/ 01304. SA Permit No. T26/ 1005.