

2026 Farm Visit Competition Rabobank Online Savings Accounts (“The Competition”)

Terms and Conditions

1. Information on how to enter and Prize details form part of these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other published material, these Terms and Conditions shall prevail.
2. This Competition is being promoted and run by Rabobank Australia Limited with its registered address at Level 16, Darling Park Tower 3, 201 Sussex Street, Sydney NSW 2000, ABN 50 001 621 129 (“Rabobank”).
3. The Competition commences at 09:00 on 10 August 2026 and closes at 23:59 on 6 September 2026 (“Competition Period”). All times and dates are Australian Eastern Standard Time (AEST). All times are stated using the 24 hour clock.
4. Entry into the Competition is open during the Competition Period for persons (“Entrants”) who satisfy the following requirements:
 - a. is at least 18 years of age at the commencement of the Competition Period;
 - b. is an Australian citizen or resident;
 - c. is not an employee or director of Rabobank or its related entities, or part of the immediate family of an employee or director of Rabobank;
 - d. is not an employee or director or member of Rabobank’s Rabo Community Fund or Rabo Client Councils, or part of the immediate family of an employee or director of Rabobank’s Rabo Community Fund or Rabo Client Councils; and
 - e. is an Account Owner of an Eligible Account (defined below) in good standing and with a balance at least \$1,000 AUD at the conclusion of the Competition Period. Only funds that have been successfully processed and cleared into the Eligible Account by the end of the Competition Period will count towards the minimum balance requirement. Processing times may vary. Entrants should refer to the relevant product(s) terms and conditions and Rabobank’s website for more information.

For the purposes of this Competition, an Eligible Account is defined as any of the following Rabobank Deposit Account(s):

- High Interest Savings Account;
- PremiumSaver Account;
- Notice Saver Account;
- Farm Management Deposit Account;
- Cash Management Account;
- Call Deposit Account;
- Term Deposit Account; and
- PurposeSaver Account.

The date that the Eligible Account was opened is irrelevant for the purposes of this Competition, meaning that account owners of Eligible Accounts opened before or during the Competition Period may be eligible to enter, subject to the above criteria.

Rabobank may require Entrants to provide reasonable evidence of eligibility and identity prior to awarding the Prize.

5. In order to enter the Competition, each Entrant is to complete the entry form, record and submit an original video up to 60 seconds long that answers the following question:
‘Why did you choose Rabobank Online Savings, and what does it mean to you that your savings support Australian farmers?’
This answer should form part of the Entrant’s entry to the Competition using the link: <https://tally.so/r/J9G7qo> during the Competition Period.
6. Each Entrant may only make one entry into the competition, regardless of how many Eligible Accounts are held by the Entrant. For the purposes of Clause 4(c), where an account has multiple Account Owners, each Owner may make an entry into the Competition, so long as they meet the eligibility requirements in clause 4. Any Entrant found to have provided false or misleading information will be automatically disqualified and their entry (and any Prize won) will be automatically voided.
7. Entries will be judged on the basis of originality and creativity. Rabobank will rank eligible entries in order of merit and select one (1) Winner. The next highest ranked eligible Entrants will receive Runner-up Prizes in accordance with these Terms and Conditions. Rabobank’s decision is final and no correspondence will be entered into regarding the outcome.
8. The video and response must be the Entrant's original work. Entrants may use editing tools to assist with production of the video, however the response and content of the video must genuinely reflect the Entrant's own experiences and views. Videos that are substantially generated by artificial intelligence or otherwise do not represent the Entrant's genuine response may be disqualified at Rabobank's discretion.
9. By submitting an entry, each Entrant grants Rabobank and its Related Bodies Corporate (as defined in the *Corporations Act 2001* (Cth)) a non-exclusive, royalty-free, perpetual, irrevocable, worldwide licence to use, reproduce, edit, adapt, publish, communicate and display the entry (including the video submission) for the purposes of administering the Competition and for the promotional, marketing and publicity activities of Rabobank and its Related Bodies Corporate. The Entrant warrants that the entry is their original work, does not infringe the intellectual property, privacy or other rights of any person, and that all necessary consents have been obtained from any person appearing in the video submission. To the maximum extent permitted by law, the Entrant consents to Rabobank and its Related Bodies Corporate doing any act or omission in relation to the entry that would otherwise infringe the Entrant's moral rights, including editing, adapting, reproducing, publishing, communicating or otherwise modifying the entry for those purposes.
10. The Competition winner (“Winner”) and three companions (who must also satisfy clauses 4(a) - (d) above inclusive, but are not required to satisfy clause 4(e)) will receive (together, the “Prize”):
 - a. return economy class flights between the Winner’s nearest capital city and the regional airport closest to the participating farm(s);
 - b. a hire vehicle (subject to the rental provider's terms and conditions, eligibility requirements and driver licence requirements) of an appropriate size, make and model for 5 days;
 - c. four nights’ accommodation;

- d. farm experience(s) at participating farm(s), which is expected to include a honey farm, winery and brewery; and
- e. meals (three lunches and two dinners) or meal allowance (as applicable).

The total value of the Prize is approximately AUD \$10,000. The Prize cannot be substituted, transferred or redeemed for cash and cannot be combined with other promotional offers. Unless expressly stated, all other costs associated with the Prize, including transport to and from the Winner's nominated departure airport, fuel, tolls, parking, spending money, travel insurance and all other ancillary costs are the responsibility of the Winner and their companions.

Flights are subject to airline conditions and travel schedules may change. Rabobank is not responsible for delays or cancellations caused by transport providers.

Where a hire vehicle forms part of the Prize, the nominated driver must hold a full and valid Australian driver licence and satisfy all requirements of the vehicle rental provider. If no member of the travelling party satisfies those requirements, Rabobank may substitute an alternative transport arrangement of equivalent value.

If any component of the Prize becomes unavailable for reasons beyond Rabobank's reasonable control, Rabobank may substitute that component with a component of equal or greater value.

11. On 10 September 2026, the Winner will be notified of the outcome of the Competition via the email address used to submit their entry. The Winner's name may also be published on Rabobank's website and social media at a later date.
12. If the Winner cannot be contacted within one (1) week, or is unable or unwilling to accept the Prize on these Terms and Conditions, the Prize will then be awarded to the next highest ranked Entrant determined under clause 7 above and will be notified within two business days of being selected. Any Entrant who is awarded the Prize under this clause will cease to be eligible for a Runner-up Prize, and Rabobank may award the Runner-up Prize to the next highest ranked eligible Entrant in the ranking determined under clause 7.
13. Following acceptance of the Prize by the Winner (or, where applicable, any replacement Winner selected under these Terms and Conditions), Rabobank will award twenty (20) runner-up prizes ("Runner-up Prizes") to the highest ranked eligible Entrants remaining after the Winner. Each Runner-up Prize consists of AUD \$200, which will be deposited into the recipient's Rabobank Online Savings account. The total value of all Runner-up Prizes is AUD \$4,000. The recipients of the Runner-up Prizes will be notified via the email address used to submit their entry. Runner-up Prizes are not transferable, exchangeable or redeemable for cash. Rabobank may require recipients of a Runner-up Prize to provide proof of identity and eligibility before a Runner-up Prize is awarded.
14. The total prize pool (Prize and Runner-up Prizes) is approximately AUD \$14,000.
15. The farm visit(s) will occur at a participating farm in Australia, which is currently anticipated to be located in Victoria. Rabobank may, at its sole discretion and at any point in time, change the list of participating farms. Where possible, Rabobank will seek to maintain the same geographical distribution and operational nature (e.g. cropping, dairy etc) of participating farms.

16. Prize redemption must occur between 19 – 21 October 2026 (inclusive) or the Prize is considered forfeited. The exact dates and times of the farm visit(s) will be determined in conjunction with the Winner and the participating farm. The exact details of and expected activities to be undertaken during the farm experience will depend on the nature of the farm(s) visited, the farm operations taking place at the time of visiting and work health and safety considerations. The likely nature of the activities to be undertaken during the farm visit(s) will be discussed with the Winner when scheduling the farm visit(s). Rabobank makes no representations, warranties or guarantees as to the nature of the activities that will be undertaken during the farm visit(s).
17. If for any reason whatsoever, beyond the reasonable control of Rabobank, the Competition is not capable of being conducted as reasonably anticipated, including due to tampering , unauthorised intervention, fraud or any other causes beyond the control of Rabobank which corrupt or affect the administration, security, fairness or integrity or proper conduct of the Competition, Rabobank reserves the right, subject to written directions from State Regulatory bodies, in its sole discretion, to suspend, modify, or terminate this Competition or disqualify any individual who tampers with the entry process.
18. The Winner and their companions must comply with all directions, safety requirements and biosecurity requirements of Rabobank and the participating farm. Rabobank reserves the right to refuse participation or remove any person from the farm visit(s) where Rabobank or the participating farm(s) reasonably considers that person's conduct may create a safety, animal welfare or biosecurity risk. Rabobank shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for any personal injury suffered or sustained in connection with the Prize except for any liability which cannot be excluded by law. Rabobank will not be responsible for any incorrect, inaccurate, or incomplete information communicated in the course of or in connection with this Competition if the deficiency is occasioned by any cause outside the reasonable control of Rabobank. The Winner is responsible for ensuring that their guests are aware of and agree to these Terms and Conditions
19. Each Entrant acknowledges that participation in any activity forming part of the Prize is voluntary and undertaken at their own risk. Rabobank highly recommends that the Winner and their guest(s), organise travel insurance in case of cancellation or medical problems that may occur before or during travel.
20. Rabobank will use the personal data disclosed (including but not limited to your name, suburb, state and the video submission) for the purposes of running this Competition, announcing the Winner, and to follow up and assess any feedback about the Competition an Entrant has indicated they are happy to share. Rabobank may also disclose personal data to related companies of Rabobank, its Rabobank Community Funds and Rabo Client Councils for the same purposes. Personal data will only be used in accordance with the Rabobank Privacy Policy which can be found at www.rabobank.com.au, which includes information about individual rights such as access to and/or correction of the personal data which we hold, and how an individual may make a privacy related complaint. Rabobank may be contacted by telephone on 1800 025 484 if an Entrant has questions about Rabobank's use of personal data.