

Rabobank All In One Account Competition

Terms and Conditions

1. Overview

1.1 Information about how to enter and the prizes forms part of these Terms and Conditions. If these Terms and Conditions conflict with any other material about the Competition, these Terms and Conditions prevail.

1.2 The promoter is Rabobank Australia Limited, ABN 50 001 621 129, of Level 16, Darling Park Tower 3, 201 Sussex Street, Sydney NSW 2000 (**Rabobank**).

2. Competition period

2.1 The Competition opens at 09:00 AEST on 8 September 2026 and closes at 23:59 AEDT on 30 October 2026 (Competition Period). All times stated are Sydney time.

3. Eligibility

3.1 Entry is open to a person who, at the start of the Competition Period:

- (a) is at least 18 years old;
- (b) is an Australian citizen or resident;
- (c) is not an employee or director of Rabobank or any of its related entities, and is not an immediate family member of any such employee or director;
- (d) is not an employee, director or member of the Rabo Community Fund or a Rabo Client Council, and is not an immediate family member of any such person; and
- (e) is an account owner of a Rabobank All In One Account, as defined in the All In One Conditions of Use (**Account Owner**).

3.2 An Account Owner may enter whether the relevant All In One Account was opened before or during the Competition Period, provided all eligibility requirements are satisfied.

3.3 Rabobank may require reasonable evidence of an Entrant's identity and eligibility before awarding a prize.

4. How to enter

4.1 During the Competition Period, an eligible person (**Entrant**) must [submit](#), through an original video of no more than 60 seconds answering:

“Tell us how the All In One Account has helped you manage your farm finances and keep your business moving forward.”

4.2 Each Entrant may submit only one entry, regardless of the number of All In One Accounts they own. If an account has more than one Account Owner, each Account Owner may submit one entry if they separately satisfy clause 3.

4.3 An Entrant who provides false or misleading information may be disqualified. Any entry submitted, or prize awarded, on the basis of that information may be declared void.

5. Entry requirements

5.1 An entry must be the Entrant's original work and genuinely reflect the Entrant's own experiences and views.

5.2 Entrants may use editing tools to assist with production. Rabobank may disqualify an entry if it reasonably considers that the entry has been substantially generated by artificial intelligence and does not genuinely reflect the Entrant's own response.

5.3 By entering, the Entrant warrants that the entry does not infringe any person's intellectual property, privacy or other rights and that the Entrant has obtained all necessary consents from each person appearing in the video.

6. Licence and publicity

6.1 By submitting an entry, the 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 and any transcript or extract, to administer and promote the Competition and for Rabobank's and its Related Bodies Corporate's promotional, marketing and publicity activities.

6.2 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 the purposes in clause 6.1.

7. Judging

7.1 The Competition is a game of skill. Chance plays no part in selecting the winners.

7.2 A panel of four judges from Rabobank's Marketing, Product and Country Banking teams will assess eligible entries against the published judging criteria, including originality and creativity, and rank them in order of merit.

7.3 Rabobank will select the highest-ranked eligible Entrant as the winner (Winner). The next five highest-ranked eligible Entrants will be the runner-up winners (Runner-up Winners).

7.4 If two or more entries receive the same score, the judges will reassess those entries against the judging criteria and determine their relative ranking. Rabobank will retain appropriate records of the assessment process.

8. Winner's prize

8.1 The Winner and up to 24 companions will receive a lunch prepared by Michael Weldon and his team of chefs at the Winner's farm, a local community hall or a restaurant, subject to availability and suitability (**Prize**).

8.2 Each companion must satisfy clauses 3.1(a) to 3.1(d), but need not be an Account Owner (see 3.1(e)).

8.3 The meal will include an entrée, main course, sides, dessert and non-alcoholic beverages. Rabobank, the Winner and the caterer will work together on the menu, location and reasonable dietary requirements. No alcohol will be supplied as part of the Prize.

8.4 Rabobank will determine the final date, time and location in consultation with the Winner and subject to the availability of Michael Weldon, relevant suppliers and a suitable venue. Rabobank may assess a proposed venue and reject it if it reasonably considers the venue unsuitable, unsafe or unable to meet operational, insurance, biosecurity or catering requirements.

8.5 The Prize is valued at up to AUD \$15,000. It is not transferable or redeemable for cash and cannot be combined with another promotional offer.

8.6 Unless these Terms and Conditions expressly state otherwise, the Winner and companions are responsible for transport to and from the agreed location and all other ancillary costs.

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

9. Winner notification and claim

9.1 Rabobank will notify the Winner on or around 5 November 2026 using the email address provided with the entry. Rabobank may later publish the Winner's name on its website and social media channels.

9.2 The Winner must claim the Prize within seven days after notification. If the Prize is not claimed within that period, Rabobank may award it to the next highest-ranked eligible Entrant and notify that person on or around 12 November 2026. A replacement Winner is no longer eligible for a Runner-up Prize.

9.3 The Prize must be redeemed within 12 months after the Winner is notified. If it is not redeemed within that period, the Prize is forfeited.

10. Runner-up prizes

10.1 After the Winner accepts the Prize, Rabobank will award each Runner-up Winner a prize consisting of an AUD \$1,000 donation to one eligible local community organisation nominated by that Runner-up Winner (**Runner-up Prize**). The five Runner-up Prizes have a total value of AUD \$5,000.

10.2 A Runner-up Prize cannot be divided between organisations and is paid directly to the nominated organisation. It is not transferable, exchangeable or redeemable for cash by the Runner-up Winner.

11. Eligible community organisations

11.1 A nominated organisation must, when Rabobank assesses the nomination:

- (a) be an Australian not-for-profit organisation, community group, sporting club or other community-based organisation;
- (b) support long-term industry capacity, agricultural education, rural wellbeing, rural and urban connections, or natural disaster resilience; and
- (c) be able to lawfully receive the Runner-up Prize.

11.2 Rabobank may reject a nomination and require the Runner-up Winner to nominate one alternative eligible organisation if the nominated organisation:

- (a) does not satisfy clause 11.1;
- (b) cannot be contacted after reasonable attempts;
- (c) declines the Runner-up Prize;
- (d) cannot receive it for legal, regulatory or operational reasons; or
- (e) is engaged in activities that Rabobank reasonably considers may expose Rabobank to material reputational risk or are inconsistent with Rabobank's values, policies or community standards.

11.3 Rabobank will assess nominations reasonably and in accordance with these Terms and Conditions.

11.4 Before payment, the nominated organisation must provide the information and complete the verification steps Rabobank reasonably requires. Payment may take up to three months after those requirements are completed.

11.5 If a Runner-up Prize cannot be awarded, Rabobank may offer it to the next highest-ranked eligible Entrant.

12. Prize pool

12.1 The total maximum prize pool is approximately AUD \$20,000.

13. Suspension, modification or cancellation

13.1 If circumstances beyond Rabobank's reasonable control prevent the Competition from being conducted as anticipated, including tampering, unauthorised intervention or fraud affecting its administration, security, fairness, integrity or proper conduct, Rabobank may, subject to any written direction from a relevant regulator, suspend, modify or cancel the Competition or disqualify a person who tampers with the entry process.

14. Safety and conduct

14.1 The Winner and companions must comply with all reasonable directions and all safety, animal welfare and biosecurity requirements of Rabobank and the venue.

14.2 Rabobank or the venue may refuse participation or remove a person, without compensation, if it reasonably considers that the person's conduct creates a safety, animal welfare or biosecurity risk.

14.3 The Winner must ensure their companions are aware of and agree to comply with these Terms and Conditions.

14.4 Participation in any activity forming part of the Prize is voluntary and at the participant's own risk.

15. Liability

15.1 To the maximum extent permitted by law, Rabobank is not liable for any loss, damage or personal injury suffered in connection with the Prize, including indirect or consequential loss.

15.2 Rabobank is not responsible for incorrect, inaccurate or incomplete information communicated in connection with the Competition where the deficiency results from a cause beyond Rabobank's reasonable control.

15.3 Nothing in these Terms and Conditions excludes, restricts or modifies any right or remedy that cannot lawfully be excluded, restricted or modified.

16. Privacy

16.1 Rabobank will use personal information disclosed in connection with an entry, including the Entrant's name, suburb, state and video, to administer the Competition, announce the Winner and follow up on feedback the Entrant has agreed to share.

16.2 Rabobank may disclose personal information to its related companies, Rabo Community Funds and Rabo Client Councils for the same purposes.

16.3 Rabobank handles personal information in accordance with its Privacy Policy, available at www.rabobank.com.au. The Privacy Policy explains how an individual may seek access to or correction of personal information and make a privacy complaint. Questions may be directed to Rabobank on 1800 025 484.