

“CONNECTID JULY 2025” PROMOTION

TERMS AND CONDITIONS

1. Information on how to enter and the prize(s) form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. Entry is only open to Australian residents aged 18 years or over and are customers of a participating Identity Provider (Commonwealth Bank, NAB, ANZ Plus or Westpac).
3. Employees (and their immediate families) of the Promoter, 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.
4. Entries into the promotion open at 7:00am AEST on 2 July 2025 and closes at 5:00pm AEST on 3 July 2025 (“**Promotional Period**”).
5. To enter, individuals must complete the following steps during the Promotional Period:
 - Locate the promotional QR code through one of the following ways:
 - Attend the ConnectID booth at NAB Place, 395 Bourke St Melbourne VIC 3008 or Collins Square Main Retail Plaza, Melbourne VIC 3008 on Wednesday 2 July or Thursday 3 July 2025. QR code will be made available at booth.
 - Through promotional advertising containing the QR code available at NAB Place, 395 Bourke St Melbourne VIC 3008 or Collins Square Main Retail Plaza, Melbourne VIC 3008.
 - Scan the QR code and follow the prompts to the online entry form;
 - Verify your identity with ConnectID. Creata’s ConnectID terms are located at Schedule 1 to these Terms and Conditions.
 - Submit the fully completed entry form online.
6. Only one (1) entry is permitted per person.
7. 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.
8. Incomplete or indecipherable entries will be deemed invalid.
9. 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.
10. The draw will take place at 6/3 Central Avenue Thornleigh 2120 NSW at 11:00am AEST on 8 July 2025. The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn. The winner will be

notified by email and phone within two (2) business days of the draw. ACT and SA winners will be published (initial and surname) at connectid.creata.digital/julycompetition on 10 July 2025 for seven (7) days.

11. The Promoter's decision is final and no correspondence will be entered into.
12. The first (3) valid entries drawn will win a pair of Apple AirPods 4 with active noise cancellation valued at \$299 each.
13. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize at/by the time stipulated by the Promoter, then the prize will be forfeited.
14. If any prize is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.
15. Total prize pool value is \$897.
16. Prizes are not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
17. A draw for any unclaimed prizes may take place on 8 October 2025 at the same time and place as the original draw, subject to any directions from a regulatory authority. The Winner, if any, will be notified by email and phone within two (2) business days of the draw. ACT and SA winners, if any, will be published (initial and surname) at connectid.creata.digital/julycompetition on 10 October 2025 for seven (7) days.
18. 'AirPods' is a trademark of Apple Inc. Apple Inc. is not a participant in or sponsor of this promotion.
19. Entrants consent to the Promoter using their name for publication in the event they are a winner (SA and ACT winners only).
20. 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.
21. Any cost associated with accessing the promotional website is the entrant's responsibility and is dependent on the Internet service provider used.
22. 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.

23. 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) any tax liability incurred by a winner or entrant; or (f) use of the prize.
24. The Promoter will not collect personal information ("PI") in relation to this promotion. All PI necessary for the promotion will be collected by Creaa, who is facilitating the promotion on the Promoter's behalf. PI collected includes first name, family name, email address and phone number. Once competition draw is complete the personal information shared will be deleted. Creaa 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. Creaa will also use and handle PI as set out in its Privacy Policy, which can be viewed at <https://www.creaa.com/privacy-policy/>. 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. The Promoter will not disclose PI to any entity outside of Australia.
25. The Promoter is ConnectID Pty Ltd (ABN 80 648 970 101) of Level 1, 255 George Street, Sydney, NSW 2000.

1. Identity Data

1. Digital Identity Transactions

- a) We are a participant in a digital identity network, ConnectID, that enables you to request various organisations with whom you have a relationship (**Identity Providers**) to provide identity and attribute information (together **Identity Data**) about you to us. This can help streamline our interactions with you. Identity Data may include identity and attribute information such as your first name, family name, telephone number and email address.
- b) This “Identity Service” is only available where the eligibility criteria set out in section 1.2 have been met, where we have enabled the “Identity Service” for the relevant product or service you wish to use and where the Identity Provider holds valid accreditation as part of ConnectID.
- c) The “ConnectID Network” facilitates the transfer of Identity Data on a bilateral basis between us and the Identity Provider (each a **Digital Identity Transaction**). However, the ConnectID Operator does not access or hold your Identity Data and the transfer of Identity Data occurs directly from the relevant Identity Provider to us.
- d) Any Digital Identity Transaction is at your request and option, and any Identity Data will only be provided by the Identity Provider selected by you and with your express consent. If you do not provide your consent, the Digital Identity Transaction will not be performed and we will provide you with an alternative option to provide your Identity Data or have your identity verified, other than through ConnectID.
- e) Further, each Digital Identity Transaction is a one-off transfer of Identity Data, and any further transfers of Identity Data, including any transactions where you ask the same Identity Provider to provide us your Identity Data, will require further consent from you and a new Digital Identity Transaction.

1.1. Eligibility

You will only be able to perform a Digital Identity Transaction if:

- a) you have a digital account enabled with the relevant Identity Provider and have verified your identity and certain core Identity Data (such as your name, telephone number, email and date of birth) with the Identity Provider within the prior 5 years; and
- b) you meet the minimum age requirements set out in the relevant Identity Provider’s terms of service for ConnectID.

2. Customer acknowledgments

- a) You acknowledge and agree that:
 - i. any Digital Identity Transaction requested by you using the “Identity Service” is governed by these terms;
 - ii. you will be asked by the Identity Provider to review the Identity Data to be transferred to us to verify its accuracy and to expressly consent to such transfer;
 - iii. where you consent to the transfer of Identity Data to us from an Identity Provider:
 - A. we may collect, use and disclose the Identity Data as consented to by you as part of the Digital Identity Transaction, and for secondary purposes where you have further consented to such secondary purposes or where the secondary purposes are otherwise permitted by applicable privacy law, our terms with you and our Privacy Policy;
 - B. the Identity Provider will no longer control and will not be responsible for the security or handling of any Identity Data that has been transferred by the relevant Identity Provider to us, and our terms with you and our Privacy Policy will govern our handling of Identity Data, not the terms you have with the Identity Provider nor the Identity Provider’s privacy policy; and
 - C. if we suffer a security or data incident that impacts your Identity Data, you consent to us providing to the Identity Provider information about such incident, including your Personal Information and the Identity Data impacted by the incident, which the Identity Provider may use to seek to prevent or respond to cyber security incidents, fraud, scam activity or identify theft;
 - iv. neither us nor the ConnectID Operator endorse or make any representations or recommendations in respect of any Identity Providers, including in respect of the suitability of their security or privacy practices; and
 - v. both us and the ConnectID Operator exclude all liability to you to the maximum extent permitted by law in connection with any acts or omissions of the Identity Provider.
- b) The exclusions in this section that relate to the ConnectID Operator are held on trust by us for the ConnectID Operator. This means that, although the ConnectID Operator is not a party to these terms, it can rely on your acknowledgment of and agreement to these exclusions.
- c) We do not participate in the Consumer Data Right scheme.

3. Withholding service

We may withdraw or suspend the Identity Service at any time. We may also, or the relevant Identity Provider may, be unable to make available the “Identity Service” or process Digital Identity Transactions relating to you for a number of reasons, including if:

- a) the underlying transaction that you are conducting with us is not a transaction for which we are able to utilise the “Identity Service”;
- b) you do not meet the eligibility requirements set out in section 1.2 or the relevant Identity Provider is not otherwise able to supply the requested Identity Data;
- c) there are suspicions on reasonable grounds that any fraud (including identity fraud) or security incident has or may be occurring in connection with you, the Digital Identity Transaction or the relevant Identity Provider;
- d) our participation in the “ConnectID Network” has been suspended or terminated; or
- e) there are grounds to believe that the Digital Identity Transaction requires intervention, for example because it relates to you as a vulnerable person.

4. Fees

We will not charge you any fees to perform a Digital Identity Transaction for you.

5. Access and updates to your Identity Data

- a) You can request access to, or correction of, your Personal Information held by us by contacting us in accordance with the procedures set out in our Privacy Policy.
- b) For clarity, where you update your record of Personal Information with us, this will not update your record with an Identity Provider. You will be required to separately contact the relevant Identity Provider to update the Personal Information they hold about you.
- c) If you have any suspicions of fraud in relation to your identity or account with us or any Digital Identity Transaction that you did not authorise, you must notify us as soon as possible.

6. Complaints

If you have any complaints or disputes relating to our participation in a Digital Identity Transaction relating to you, please contact us at **[insert relevant details]**. However, please note that if your complaint or dispute relates to activities of an Identity Provider that you asked to disclose Identity Data to us, we may direct you to contact that Identity Provider directly.

7. Dictionary

ConnectID Operator means ConnectID Pty Ltd or its Related Bodies Corporate (as this term is defined in the *Corporations Act 2001* (Cth)).

Digital Identity Transaction has the meaning given in section 1.1(c).

Identity Data has the meaning given in section 1.1(a).

Identity Provider has the meaning given in section 1.1(a).

Personal Information means personal information, as that term is defined in the Privacy Law.

Privacy Law means the *Privacy Act 1988* (Cth) and any privacy legislation which applies to you from time to time in force in Australia.

Privacy Policy means our privacy policy as amended from time to time and available at <https://www.creato.com/privacy-policy/>.

We means Crea. Any other grammatical form of the word “we” has a corresponding meaning.

You means the customer, member, client, service recipient or other person that we provide services to from time to time. Any other grammatical form of the word “you” has a corresponding meaning.