

Collingwood FC Signed Guernseys Promotion - Terms and Conditions

Participation in this promotion is deemed acceptance of these Terms.

Promoter

1. La Trobe Financial Services Pty Limited (ABN 30 006 479 527) (La Trobe Financial) is the promoter of the Promotion. The Promoter is an official partner of CFC Limited (CFC).
2. Information on how to enter, and the prize details, form part of these terms and conditions of entry (Terms).
3. Entry into the Promotion is deemed acceptance of these Terms. Eligible Investors are responsible for ensuring their familiarity with the Terms at the time of participation. La Trobe Financial's decision not to enforce a specific restriction (whether communicated to a participant or not) does not constitute a waiver of that restriction or of the Terms generally.

Promotional Period

4. Entries into the Promotion open on the Commencement Date and close on Thursday 30 April at 4:59pm (AEST) (Promotional Period).

Eligible Investors

5. Eligible Investors are persons who:
 - a. are Australian citizens or permanent Australian residents aged 18 years or older, excluding employees of La Trobe Financial or its related entities and their immediate family members ;
 - b. are a current member of CFC, and have provided, or can provide their membership details to La Trobe Financial by the close of the Promotional Period. The name associated with their CFC membership must match the name used on the 12 Month Investment Account for which the Eligible Investment is made. Evidence of membership will be required to be produced to the Promoter when the Entrant makes their Eligible Investment;
 - c. are Australian residents who do NOT reside in the state of Western Australia, Australia;
 - d. makes an Eligible Investment, or is a Nominated Entrant and the Eligible Investor makes an Eligible Investment, during the Promotional Period;

e. are not referred to La Trobe Financial by a Financial Adviser, Authorised Representative, a Platform or other introducer for which commission is paid or La Trobe Financial's management fee is rebated.

What is an Eligible Investment?

6. An Eligible Investment is an investment of \$10,000 or more by an Eligible Investor into the 12 Month Investment Account of the La Trobe Australian Credit Fund ARSN 088 178 321 (Fund) after the Commencement Date which La Trobe Financial, acting reasonably, determines to be a New Money Investment.

7. A New Money Investment:

- a. is an investment of new funds by an Eligible Investor into the Fund; and
- b. is NOT the transfer of funds held in, or redemption and re-investment from, an account of an Eligible Investor or a relative or associate of the Eligible Investor in the Fund.

Prize Pool

8. The prizes will be awarded to a maximum of three (3) randomly selected winners drawn from the Promotion.

9. Each winner will receive 2026 CFC Guernsey signed by Collingwood players.

10. The total prize pool for the Promotion is valued at \$2,085 (excluding GST) as at 19 March 2026.

Entry into the Promotion

11. To enter the Promotion, Eligible Investors must, during the Promotion Period locate the entry form at <https://www.collingwoodfc.com.au/club/partners/afl-partners/la-trobe-financial> and complete the form by providing CFC with their name, address, CFC membership number, phone number and (if necessary) physical ID (Entry).

12. Each Eligible Investment amount of \$10,000 will receive one (1) entry into the Promotion. For example, if an Eligible Investor makes an Eligible Investment of \$50,000 into the 12 Month Investment Account during the Promotion Period, they will receive five (5) entries into the draw.

13. For the avoidance of doubt, an Entry will not be earned in circumstances where the Eligible Investor exercises their right to "cool off" attached to an Eligible Investment.

Prize Draw

14. La Trobe Financial will conduct a random prize draw (Draw) electronically, by a La Trobe Financial representative at 12:00pm (AEST) on Tuesday 19 May 2026, or as soon as practicable at La Trobe Financial's office at Level 25, 333 Collins Street, Melbourne, to draw the winner from the entries.

Notifying the Winner and Prize Collection

15. The winning Eligible Investors will be the first three entries drawn from the Draw that meet the eligibility criteria set out in these Terms (Winners). Each Winner will be awarded the Prize.

16. La Trobe Financial may draw an additional five reserve entries (Reserve) and record them in case an invalid, or ineligible Investor is drawn and in the event any Winner does not claim the Prize.

17. La Trobe Financial will contact the Winners via email and telephone within two business days of the Draw. The Winners will be permitted two business day to accept the Prize and the Terms. If the Winners accept the Prize, La Trobe Financial will publish the Winners' details on La Trobe Financial's website, within seven days of the Draw.

18. The Winners must:

- a. accept the Prize within the timeframe in paragraph 17;
- b. accept the Terms; and
- c. provide any other information reasonably requested by the Promoter in order to verify their identity, within two business day of notification provided to the Winners (or such longer period as agreed between the parties).

19. If a Winner has failed to provide confirmation of acceptance and any other information requested by La Trobe Financial in order to verify their identity within the timeframe specified in paragraph 18, they will forfeit their Prize and they will no longer be a Winner. The next valid entry drawn from the Reserve will be awarded the Prize.

20. For avoidance of doubt, a Winner is under no obligation to accept the Prize. If a Winner does not wish to accept the Prize, the next valid entry drawn from the Reserve will be awarded the Prize.

21. The Prize will be immediately forfeited by any Winner(s) in circumstances where a Winner accepts their portion of the Prize and subsequently exercises its "cooling off" rights attached to their Eligible Investment. In such circumstances, the next valid entry drawn in from the Reserve will be awarded the Prize.

22. The Prize is not transferable or exchangeable (except where outlined in these Terms), and may not be re-sold or offered for resale or used for advertising, charity

fundraising, promotion or other commercial purposes or to enhance the demand for other goods or services, either by the Winner or any subsequent bearer.

23. In the instance where less than three (3) Entries are received in the Promotional Period, or less than eight (8) Winners (including Winners from the Reserve draw) accept their portion of the Prize, the remainder of the prize pool will be forfeited.

24. Any expenses related to the Prize, collecting the Prize or enjoying the Prize (including but not limited to meals, entertainment, insurance (including travel insurance), other travel and accommodation, incidentals, gratuities, services charges, optional extras, transfers, passports, vaccinations, COVID-19 tests, visas, re-entry permits, other spending money, freights, excess baggage, government taxes, departure taxes, ground transportation (including to and from airports), any tax liabilities, airport charges, any applicable surcharges and any other related costs), with the exception of registered post, will be borne by the Winner.

25. La Trobe Financial reserves the right in its sole discretion to the fullest extent permitted by law at any time, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and to disqualify any entrant who submits an entry that is not in accordance with these Terms, or who tampers with the entry process.

Privacy Consent and Liability

26. By entering the Promotion all entrants consent to the use by La Trobe Financial, CFC or other third parties, including but not limited to agents, contractors, service providers and media partners and providers of their name, image, likeness, username and social network account name for publicity and commercial purposes in connection with the Promotion and/or La Trobe Financial and/or CFC's products and services, in any media and for an infinite period, without further compensation for the purpose of promoting and broadcasting and/or streaming the promotion (including any outcome).

27. In addition to any use that may be outlined in La Trobe Financial's Privacy Policy (www.latrobefinancial.com.au/privacy-policy), La Trobe Financial may use the personal information of any entrant to the Promotion for promotional, marketing, publicity or research purposes including sending electronic messages directly to entrants.

28. Details of use by CFC are outlined in CFC's Privacy Policy (<https://membership.collingwoodfc.com.au/privacy>).

29. La Trobe Financial and its Related Bodies Corporate (as defined under the Corporations Act 2001) accepts no responsibility for any tax implications that may arise from the Prize. Independent financial advice should be sought. Where the operation of this Promotion results in, for GST purposes, supplies being made for non-monetary

consideration, entrants agree to follow the Australian Taxation Office's stated view that where the parties are at arm's length, goods and services exchanged are of equal GST inclusive market values.

30. Any decision of La Trobe Financial, including whether an Eligible Investment is deemed to be a New Money Investment, is final. No correspondence will be entered into.

Definitions

31. In these Terms, capitalised terms have the following meanings:

Commencement Date means Tuesday 7 April at 9.00am (AEST).

Eligible Investor has the meaning set out in paragraph 5 of these Terms.

Eligible Investment has the meaning set out in paragraph 6 of these Terms.

New Money Investment has the meaning set out in paragraph 7 of these Terms.

Other

32. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond La Trobe Financial's control, including but not limited to technical difficulties, unauthorised intervention, or fraud, La Trobe Financial reserves the right, to the fullest extent permitted by law: (a) to disqualify any entrant; and/or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion.

33. La Trobe Financial accepts no responsibility for any tax liabilities that may arise from winning the Prize and any costs incurred by Eligible Investor in entering the competition is borne by the Eligible Investor.

34. In the event of war, terrorism, state of emergency, pandemic or any other kind of disaster, 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.

35. La Trobe Financial is not responsible nor liable for any late, lost or misdirected Investments into the Fund and all entries are deemed to be received at the time of receipt of the Investment into the Promotion database and not the time of transmission by the Eligible Investor. La Trobe Financial, subject to relevant Australian State or Territory legislation, assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorised access to or alteration of Entries or Investments.

36. Facebook, YouTube or Instagram may be used to advertise or promote the Promotion. By entering the Promotion, entrants agree that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, YouTube or Instagram; and to release Facebook, YouTube or Instagram from all liability in relation to this Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Promoter and not Facebook, YouTube, or Instagram.

37. The Promotion does not require a licence under the:

- a. Gambling Regulation Act 2003 (Vic) and Gambling Regulations 2015 (Vic);
- b. Lotteries and Art Unions Act 1901 (NSW), Lotteries and Art Unions Regulation 2014 (NSW) and Licensing and Registration (Uniform Procedures) Act 2002 (NSW);
- c. Charitable and Non-Profit Gaming Act 1999 (QLD), Charitable and Non-Profit Gaming Regulation 1999 (QLD) and the Charitable and Non-Profit Gaming Rule 2010 (QLD);
- d. Lottery and Gaming Act 1936 (SA) and Lottery and Gaming Regulations 2008 (SA);
- e. Lotteries Act 1964 (ACT);
- f. Gaming Control Act 1993 (NT) and Gaming Control (Community Gaming) Regulations 2006 (NT); and
- g. Gaming Control Act 1993 (TAS).

38. The Promotion is not available to persons whose principal place of residence is Western Australia.