WorldFirst World Card Easy Savings Prize Draw Promotion Terms and Conditions

These terms and conditions (these "**Terms and Conditions**") govern the Promotion (as defined below). By participating in the Promotion, each Participant (as defined below) accepts these Terms and Conditions and agrees to comply with them.

1. Definitions and Interpretation

In these Terms and Conditions, the following words and expressions shall have the following meanings:

1.1 "**AUD**" means Australian Dollar;

1.2 "**Dining Experience**" shall have the meaning given to such term in clause 5.1;

1.3 "**Eligible Country**" means any of Australia and New Zealand;

1.4 "**Grand Prize Draw**" shall have the meaning given to such term in clause 4.2;

1.5 "**Prize**" means a Dining Experience and/or a Ticket;

1.6 "**Prize Draw**" shall have the meaning given to such term in clause 4.1;

1.7 "**Promotion**" shall have the meaning given to such term in clause 2;

1.8 "**Promotion Period**" means the Prize Draw Promotion Period and the Grand Prize Draw Promotion Period;

1.9 "**Relevant Period**" means each of the period (a) between 23 July 2025 and 30 September 2025; (b) between 1 October 2025 and 30 November 2025;

1.10 "**Reward Criteria**" means any of Prize Draw Reward Criteria and Grand Prize Draw Reward Criteria;

1.11 "**Ticket**" shall have the meaning given to such term in clause 5.2;

1.12 "**Winner**" means a Participant who wins a Prize pursuant to the Promotion;

1.13 "**WorldFirst**" means World First Pty Ltd;

1.14 "**World Account**" means the WorldFirst World Account, as provided by WorldFirst;

1.15 "**World Account Terms**" means the prevailing terms and conditions, including the relevant privacy policy, governing the World Account service provided by WorldFirst;

1.16 "**World Card**" means the World Card issued by WorldFirst to a World Account user to be used for payments;

1.17 "**World Card Terms**" means all of the prevailing terms and conditions between you and WorldFirst, including the privacy policies, governing the World Cards; and

2. Description of the Promotion

The organizer of the Promotion (as defined below) is WorldFirst (Australian Business Number 42 132 368 971, having its registered office at Level 17, 55 Clarence Street, Sydney, NSW 2000, Australia).

During the Promotion Period, a WorldFirst customer (a "**Participant**") who satisfies (a) the Prize Draw Reward Criteria may be eligible to enter into a prize draw for a chance to win a Prize under the Prize Draw; (b) the Grand Prize Reward Criteria may be eligible to enter into a prize draw to win a Prize under the Grand Prize Draw; (c) both the Prize Draw Reward Criteria and the Grand Prize Reward Criteria may be eligible to enter into prize draws for a chance to win Prizes under the Prize Draw and Grand Prize Draw respectively (the "**Promotion**").

3. Promotion Period

The Promotion period for the Prize Draw begins at 00:00:01 (AEST/AEDT time) on 23rd July 2025 and ends at 23:59:59 (AEST/AEDT time) on 30 November 2025 (the "**Prize Draw Promotion Period**").

The Promotion period for the Grand Prize Draw begins at 00:00:01 (AEST/AEDT time) on 1 August 2025 and ends at 23:59:59 (AEST/AEDT time) on 31 December 2025 (the "**Grand Prize Draw Promotion Period**").

4. Reward Criteria

4.1 A Participant may be eligible to enter into a prize draw to win a Prize (the "**Prize Draw**") provided such Participant:

4.1.1 is registered in an Eligible Country; and

4.1.2 successfully completes payment transactions using its World Card(s) in an aggregate amount of at least AUD20,000 (or an equivalent amount in another currency) during the Relevant Period,

(together, the "**Prize Draw Reward Criteria**")

4.2 A Participant may be eligible to enter into a separate prize draw to win a Prize (the "**Grand Prize Draw**") provided such Participant:

4.2.1 is registered in an Eligible Country; and

4.2.2 successfully completes payment transactions using its World Card(s) in an aggregate amount of at least AUD200,000 (or an equivalent amount in another currency) during the Grand Prize Draw Promotion Period,

(together, the "**Grand Prize Draw Reward Criteria**").

4.3 Unless otherwise provided, no Participant may enter into either the Prize Draw or the Grand Prize Draw more than once during the Relevant Period or the Grand Prize Draw Period, as the case may be.

5. Prizes

5.1 The Prize for the Prize Draw is a fine dining experience for two (2) individuals at a selected restaurant ("**Dining Experience**"). Each Dining Experience is capped at a maximum value of AUD250 per person (i.e. up to a total of AUD500 per Dining Experience for two individuals). Any expenses exceeding this amount will be the sole responsibility of the Winner(s). There are a total of six (6) Dining Experiences to be won by the eligible Participants, three (3) Dining Experiences for each Relevant Period.

5.2 The Prize for the Grand Prize Draw is a pair of game tickets to Australian Open 2026 for both men and women finals ("**Ticket**"). The Ticket includes a pair of return economy class flight tickets to Melbourne, Australia and three (3) nights stay at The Langham, Melbourne. The value of the flight tickets is capped at AUD1,000 for two (2) individuals. Any expenses exceeding this amount will be the sole responsibility of the Winner. There is a total of one (1) Ticket to be won by the eligible Participant.

5.3 If a Participant wins a Prize in the Prize Draw and/or the Grand Prize Draw, such Participant will need to take further steps to claim the Prize, as described in clause 6.

5.4 The Prizes are subject to availability and are not transferable or exchangeable and cannot be sold or redeemed for cash, monetary value or for any other form of compensation, unless otherwise provided in these Terms and Conditions.

5.5 If for any reason a Prize is not available, WorldFirst reserves the right, at its sole discretion, to substitute that Prize for another of equal or greater value.

5.6 If a Participant closes its World Account or its World Account is suspended or restricted by WorldFirst in the period between the Participant (i) entering the Prize Draw or the Grand Prize Draw (as applicable) and (ii) receiving a Prize, such Participant will no longer be eligible to receive the Prize.

5.7 WorldFirst reserves the right, in its sole discretion, to refuse a Participant's claim for a Prize, to disqualify them from the Promotion, and/or to claim back any Prize awarded to such Participant, if it has reasonable grounds to believe that the relevant Participant has:

5.7.1 breached these Terms and Conditions, the World Account Terms, the World Card Terms or any other third-party terms and conditions that are applicable in connection with the Promotion;

5.7.2 failed to comply with instructions of WorldFirst or any other relevant body;

5.7.3 misused WorldFirst's intellectual property rights;

5.7.4 made any misrepresentations (negligently or fraudulently);

5.7.5 abused the Promotion in any way;

5.7.6 acted in a manner that is abusive, dangerous or anti-social or that causes a nuisance; and/or

5.7.7 engaged in any illegal or criminal activity in connection with the Promotion or any of WorldFirst's services.

5.8 Save where to the extent provided in these Terms and Conditions, each Winner shall be solely responsible for their travel arrangements to and from the designated venues associated for the utilization of the Prizes and no assistance whatsoever will be provided by WorldFirst in connection with this. In the event that the Winner is unable to attend for any reason, WorldFirst will not (i) replace, substitute or transfer the relevant Prize and/or (ii) reimburse any expenses incurred by the Participant in connection with the Prize or compensate the Participant in any way.

5.9 Any costs incurred by a Participant incidental to a Prize are the responsibility of the Participant and not WorldFirst. For the avoidance of doubt, the Prize does not include transportation, travel insurance or the reimbursement of any costs and expenses, unless otherwise specifically stated.

5.10 WorldFirst shall not be liable for any mishaps, injuries or accidents that occur in the course of the delivery or usage of a Prize by a Participant.

5.11 Prizes are for personal use of the relevant Winner. Each Winner agrees not to:

5.11.1 resell, transfer, or offer to resell or transfer any Prize, whether for free or for any other consideration, unless otherwise provided under these Terms and Conditions;

5.11.2 use a Prize for any promotional, advertising, fundraising or any other similar commercial or non-commercial purpose;

5.11.3 use a Prize as a prize (or part of a prize) in any contest, competition, (promotional) game of chance, lottery or sweepstake;

5.11.4 combine and sell a Prize as part of any package of goods or services or any travel or hospitality package; and/or

5.11.5 advertise, promote, distribute or sell any product or service anywhere in the relevant stadium or venue, including by displaying obvious commercial messages on clothing or articles brought into the stadium or venue.

5.12 If a Winner violates any of the conditions set out above, the Prize may be cancelled immediately. No compensation will be payable to a Winner following such a cancellation. Furthermore, WorldFirst reserves the right to claim back from a Winner any part of a Prize that has already been fulfilled or awarded (if applicable).

6. How Winners are Chosen and How to Claim a Prize

6.1 Winners will be randomly selected from all valid entries by a computer program

6.2 For the Prize Draw, the Winners will be informed if they have won a Prize via call and/or email by the following week after the end of each Relevant Period and provided with information as to how to claim the Prizes.

6.3 For the Grand Prize Draw, the Winner will be informed if they have won the Prize via email by the following week after the Grand Prize Draw Promotion Period and provided with information as to how to claim the Prize.

6.4 It is the responsibility of the Winner to successfully complete all of the steps required to claim the Prize. WorldFirst will not be liable for any Winner failing to claim the Prize. If a Winner does not provide information requested by WorldFirst

or follow any instruction received from WorldFirst within 48 hours of winning a Prize, WorldFirst may disqualify such Winner from the Promotion and the relevant Prize may be won by another eligible Participant.

6.5 To be eligible to claim a Prize, Participants must pass WorldFirst's internal verification review including, but not limited to, anti-money laundering checks and sanctions screening.

6.6 The redemption of the Prize may be subject to further terms and conditions of the relevant provider. In some cases, Winners may be requested to pay upfront costs associated with the redemption or usage of the Prizes. Such payments will be reimbursed by WorldFirst upon submission of valid receipts or proof of payments, subject to reimbursement terms or limits specified by WorldFirst. Winners are advised to seek prior confirmation from WorldFirst regarding such reimbursement details.

7. Liability

7.1 To the fullest extent permitted by applicable law, under no circumstances will WorldFirst or any of its affiliates be liable under any theory of tort, contract, strict liability or other legal or equitable theory for lost profits, indirect, incidental, special, consequential, exemplary, or punitive damages, each of which is excluded by agreement of WorldFirst and each Participant regardless of whether such damages were foreseeable or whether WorldFirst or any person has been advised of the possibility of such damages. Notwithstanding anything in these Terms to the contrary, WorldFirst's cumulative liability, including for claims, expenses, damages or indemnity obligations under or in connection with its obligations under these terms and conditions, will not exceed USD$500,000. In no event shall WorldFirst, its affiliates, agents, representatives, directors, officers, or employees be liable for any act or omission resulting from circumstance beyond their reasonable control. To the fullest extent permitted by applicable law, each Participant hereby waives any and all rights to bring any claim or action related to this Promotion beyond one (1) year from the first occurrence of the act, event, condition or omission on which such claim or action is based.

7.2 It is the responsibility of each WorldFirst customer to ensure that only authorised individuals are able to participate in the Promotion on its behalf. WorldFirst shall have no liability in connection with participation in the Promotion by anyone that is not authorised by the relevant WorldFirst customer.

8. Data Protection

WorldFirst will use the personal information provided by Participants only for the administration of the Promotion. Each Participant acknowledges that WorldFirst may pass such information to its agents and/or employees solely for the purposes of administering the Promotion. Participants' personal details will at all times be kept confidential and in accordance with applicable data protection legislation and WorldFirst's Privacy Notice. A Participant can request access to its personal data, or have any inaccuracies rectified, by contacting WorldFirst at privacy@worldfirst.com.

9. Further Terms

9.1 WorldFirst reserves the right to, in its sole discretion, determine and/or decide all matters relating to or arising in connection with the Promotion and/or these Terms and Conditions without prior notice. Any such determination and/or decision will be final and binding.

9.2 To the extent permitted by applicable law, WorldFirst reserves the right to amend the terms of the Promotion and these Terms and Conditions, and/or to suspend or cancel the Promotion at any time, without liability. WorldFirst reserves the right to change or withdraw any Prize for any reason in its sole discretion. WorldFirst also reserves the right to extend the Promotion Period and these Terms and Conditions shall apply to any such extended Promotion Period. Any amendments to the Promotion will be published on the Promotion webpage and/or notified to WordFirst customers in an appropriate manner. Following any change or amendment to these Terms and Conditions, a Participant's continued participation in the Promotion constitutes its acceptance of the amended Terms and Conditions and the Promotion, as amended.

9.3 Each Participant warrants that:

9.3.1 it is able to participate in the Promotion according to applicable laws and regulations;

9.3.2 to the best of its knowledge, all information disclosed by it to WorldFirst is complete, true and accurate; and

9.3.3 it will not use the Promotion in any way that WorldFirst (in its sole and absolute discretion) considers to be unreasonable, unethical, excessive, or in bad faith, or in any way that breaches any applicable law or regulation, or is unlawful, fraudulent, or wrongful, or has any unlawful, fraudulent or wrongful purpose or effect.

9.4 Participants shall bear all expenses arising from and/or in connection with participating in the Promotion.

9.5 Any and all applicable taxes or duties payable in relation to the Promotion shall be the responsibility of the relevant Participant.

9.6 Employees (including part-time employees and contractors) of WorldFirst, including affiliates, agents and immediate family members and/or those living in the same household of such employees, are not eligible to enter the Promotion.

9.7 If there is a discrepancy between these Terms and Conditions and any promotional material published in connection with the Promotion, these Terms and Conditions will prevail.

9.8 Should WorldFirst determine that, during the Promotion Period, a Participant is not eligible to participate in the Promotion for any reason (including but not limited to such Participant breaching these Terms and Conditions or any applicable laws or regulations, improperly using information relating to the Promotion, or engaging in (or being involved in) fraud, attempted fraud or any other illegal or illegitimate activity), or where WorldFirst has knowledge of subsequent events which would mean that the Participant would not have been entitled to participate in the Promotion, WorldFirst has the right to disqualify such Participant from the Promotion without liability. WorldFirst further reserves the right to claw back the value of a Prize or to deduct the value of a Prize from the balance of the relevant Participant's World Account.

9.9 If a provision of these Terms and Conditions is held to be illegal, unenforceable or invalid, then that it shall be modified to the minimum extent necessary to make it enforceable, unless that modification is not permitted by law, in which case that provision will be disregarded. The rest of these Terms and Conditions will continue in full effect.

9.10 These Terms and Conditions are made for the benefit of Participants and WorldFirst and are not intended to benefit any third party or be enforceable by any third party.

9.11 The World Account Terms and the World Card Terms shall apply to each Participant's use of the World Account and World Card, and are to be read together with these Terms and Conditions. In the event of any conflict or inconsistency between these Terms and Conditions, the World Account Terms and the World Card Terms, these Terms and Conditions shall prevail only to the extent of matters relating to the Promotion.

9.12 While all information herein is believed to be correct and reliable at the time of publishing, WorldFirst makes no representation or warranty, whether

expressed or implied, and accepts no responsibility or reliability, as to its completeness or accuracy.

9.13 All tradenames, trademarks, logos, and brand names are the property of their respective owners.

9.14 In the event that the Promotion (i) is stopped by order of an applicable government agency, (ii) must be suspended due to server or network attack or system failure or (iii) is stopped by any circumstances beyond WorldFirst's control, such event shall be regarded as a force majeure event and WorldFirst shall not be held liable for any consequential damage, loss or claim.

10. Governing Law and Arbitration

10.1 These Terms and Conditions shall be governed by and construed in accordance with the laws of New South Wales, Australia.

10.2 Any dispute arising out of or in connection with these Terms and Conditions, including any question regarding their existence, validity or termination, shall be referred to and finally resolved by arbitration in accordance with the ACICA Arbitration Rules, which are deemed to be incorporated by reference into this clause. The number of arbitrators shall be one. The seat, or legal place, of arbitration shall be Sydney, Australia. The language to be used in the arbitral proceedings shall be English.

11. Contact Us

If you have any questions or complaints, please call WorldFirst on +61 2 8298 4990. Lines are open from 8:00 am to 6:00 pm Monday to Thursday and 8 am to 5.30pm on Friday (AEST/AEDT time) (excluding bank holidays). Alternatively, you can email WorldFirst at anzclients@service.worldfirst.com.