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Competition details

What is the name of the competition?

Boosts

Who can enter the competition?

To enter the competition, you must:

- be a Ubank customer, with at least one Spend or Bills account;
- be aged 18 or over when making an Eligible Transaction.

(the “Eligible Entrants”)

Who is not eligible to win a Prize?

You will not be eligible to win a Prize in a Prize Draw if:

- you have opted out from participating in the Prize Draw - you can do this by calling us on 13 30 80 or through the Ubank app; or
- you are involved in conducting or promoting the competition, or are involved in the management of the Promoter or any other benefiting organisation; or
- the Promoter determines, acting fairly and reasonably, that awarding the Prize to you would be a conflict of interest (for example, where it would compromise the integrity of the competition); or
- the Promoter, acting reasonably, has determined the Prize forfeited in accordance with these terms

(the “Ineligible Entrants”)

What are the Applicable States or Territories?

Australia wide except South Australia

How does someone enter the competition?

To enter the draw for any Draw Period, you must be an Eligible Entrant, and you must complete 20 Eligible Transactions within that Draw Period (the “Entry Criteria”).

An Eligible Transaction is any transaction from one of your Ubank accounts (individual or shared) of at least AUD 5 which is:

- A settled Ubank card transaction (settled means the transaction has been fully processed to your account and not showing as pending)
- A PayTo payment
- A Direct Debit payment
- A BPAY payment

The following transactions are not Eligible Transactions:

- Ubank Visa Debit card Transactions whilst they are showing as pending
- Fees and charges
- Cash withdrawals (eg at ATMs or POS)
- Cash equivalent transactions, such as the purchase of gift cards
- Gambling transactions (as determined by the Promoter by reference to the merchant category code)
- Transfers or other payments made by you through the Ubank App or Online Banking using Pay Someone (BSB and account number or PayID) or equivalent transactions made by you via our Call Centre team.
- Transfers or other payments between your Ubank accounts
- Payments/transfers into account including interest and refunds

("Eligible Transactions")

ⓘ Note: Where an Eligible Transaction is made on a Shared Account, that Eligible Transaction will contribute towards both Shared account holders' eligibility to enter the relevant Prize Draw.

What is each Draw Period?

There are eight (8) Draw Periods as follows (each a "Draw Period"):

Draw Periods	Starts	Ends
February	11.30 pm 31 January 2026	11.29pm 28 February 2026
March	11.30 pm 28 February 2026	11.29pm 31 March 2026
April	11.30 pm 31 March 2026	11.29pm 30 April 2026
May	11.30 pm 30 April 2026	11.29pm 31 May 2026
June	11.30 pm 31 May 2026	11.29pm 30 June 2026
July	11.30 pm 30 June 2026	11.29pm 31 July 2026
August	11.30 pm 31 July 2026	11.29pm 31 August 2026
September	11.30 pm 31 August 2026	11.29pm 30 September 2026

All times are Sydney local time.

When will the competition run?

The competition starts at 11.30 pm on 31 January 2026 (Sydney time) and ends at 11.29pm on 30 September 2026 (Sydney time).

(the “Competition Period”).

How many entries do I get in each draw?

If you meet the Entry Criteria in relation to a Draw Period you will receive the following number of entries into the Prize Draw for that Draw Period:

Number of Entries	Conditions
1	You will receive 1 entry for the Draw Period if you meet the Entry Criteria. Or;
5	You will receive 5 entries for the Draw Period if you meet the Entry Criteria and: 1. you received 1 entry in the previous Draw Period; or 2. you did not meet the Entry Criteria in the previous Draw Period, but had 10 entries in the Draw Period immediately before that. Or;
10	You will receive 10 entries for the Draw Period if you meet the Entry Criteria and you received 5 or more entries in the previous Draw Period.

If you do not meet the Entry Criteria in relation to a Draw Period, you will receive zero (0) entries into the Prize Draw for that Draw Period.

What is the maximum number of entries per Entrant?

Maximum of ten entries per person per draw

(“Maximum Number of Entries”)

When and where will the Draws take place?

All Prize Draws and Unclaimed Prize Draws will occur at Level 13, 447 Collins Street Melbourne.

Draw Periods	Date of Prize Draw (each a "Prize Draw")	Date of Unclaimed Prize Draw (each an "Unclaimed Prize Draw")	Time of Draw/s (Sydney time)
February	24/03/26	14/04/26	12:00pm
March	28/04/26	19/05/26	12:00pm
April	26/05/26	30/06/26	12:00pm
May	23/06/26	14/07/26	12:00pm
June	28/07/26	18/08/26	12:00pm
July	25/08/26	29/09/26	12:00pm
August	22/09/26	6/10/26	12:00pm
September	20/10/26	24/11/26	12:00pm

ⓘ Note: The above draw dates and/or times may be subject to change if necessary and for reasons outside of the Promoter's control. Any changes will be communicated as soon as reasonably practicable.

What are the details of each prize?

There are 103 Prizes to be won, with a total Prize Pool of \$400,000.

The Prizes for each Prize Draw are as follows:

Draw Period	Number of Prizes	Prize (the "Prize")	Total Prize Pool per Draw
February	20	\$1,000	\$20,000
March	20	\$1,000	\$20,000

April	1	\$100,000	\$100,000
May	20	\$1,000	\$20,000
June	20	\$1,000	\$20,000
July	1	\$100,000	\$100,000
August	20	\$1,000	\$20,000
September	1	\$100,000	\$100,000

How will the Winners be chosen?

Winners will be selected at random using a random electronic draw system.

The Winner/s for each Prize Draw will be the entrant/s whose entry/ies are selected as the Winning Entry/ies for that Prize Draw (each a Winner).

The Winning Entry/ies for each Prize Draw (each a Winning Entry) will be:

- For each Prize Draw where there are 20 Prizes to be won, the first 20 entries selected that relate to an Eligible Entrant, where that person is not an Ineligible Entrant; and
- For each Prize Draw where there is one (1) Prize to be won, the first entry selected that relates to an Eligible Entrant, where that person is not an Ineligible Entrant.

One Prize will be awarded in relation to each Winning Entry, with the value of the Prize being dependent on the Prize Draw.

For the avoidance of doubt, one person can win more than one Prize during the Competition Period (including in an individual Prize Draw where there is more than one Prize to be won) if more than one of their entries is selected as a Winning Entry.

Do any special conditions need to be met for the winner to accept the prize?

To claim a Prize, at both the time of the relevant Prize Draw and at the time the Prize is to be paid:

- the Winner must ensure they have an individual Spend or individual Bills account that is open, capable of receiving the deposit and not otherwise restricted (for example, has not been blocked to debits);
- the Winner's customer profile must not be restricted in Ubank's systems;
- the Winner's Ubank branded accounts (whether individual or shared, and including home loans) must not be overdrawn or in arrears; and
- the Winner must promptly provide any information Ubank reasonably requests so that Ubank can meet its compliance obligations.

If these conditions are not met, the Promoter may, acting reasonably, deem the Prize to be forfeited.

For prizes of \$100,000, the Winner must also claim their prize by replying to Ubank's notification email within 21 days of the date of the email date (the "Claim Period") and confirm they wish to claim the Prize. If the Winner does not respond within the Claim Period, the Prize will be deemed forfeited.

How are prizes to be claimed?

Prizes, unless forfeited, will be paid into the Winner's individual Spend account, or if they do not have an individual Spend account, their individual Bills account.

Warning: Ubank will not request your bank account details by phone or email in order for a Winner to receive their Prize. Do not provide these details under any circumstances.

How and when will the winner(s) be notified?

Draw Period	Notification Method	Prize Draw Notification Date	Unclaimed Prize Draw Notification Date
February	Outbound phone call, email.	31/03/26	21/04/26
March	Outbound phone call, email.	05/05/26	26/05/26
April	Outbound phone call, email.	02/06/26	07/07/26
May	Outbound phone call, email.	30/06/26	21/07/26
June	Outbound phone call, email.	04/08/26	25/08/26
July	Outbound phone call, email.	01/09/26	06/10/26
August	Outbound phone call, email.	29/09/26	13/10/26
September	Outbound phone call, email.	27/10/26	01/12/26

How and when will the winner's details be published?

Winners' details (last name, initial of first name and post code) will be published on ubank.com.au no later than 28 days after the date of the relevant draw. At the Winner's request, Ubank may withhold these details unless publication is required by law.

Is there a fee for entry?

No, there is no entry fee.

What happens with any unclaimed prizes?

If there are any unclaimed prizes, the Promoter will conduct a redraw to allocate those unclaimed prizes.

All entries for the original Prize Draw, other than the Winner/s of that Prize Draw draw, will be included in the redraw. The redraw will occur as set out above at the same time of day and place, and using the same method, as the original draw (the “Unclaimed Prize Draw”).

If a Winner is selected via an Unclaimed Prize Draw they will be notified as set out above.

How we will use your personal information

Any personal information entrants provide solely for the purposes of this competition will only be used and disclosed by the Promoter and its related entities for the purpose of running and administering this competition.

Information about the Promoter’s personal information handling practices, and about how to make a privacy related enquiry or complaint is set out in Ubank’s Privacy Policy (available at www.ubank.com.au and on request).

What is the permit number?

Authorised under NSW Authority No. TP/04836; ACT Permit No. TP 25/03104.2

Details of Promoter

86 400 Holdings Limited ABN 36 621 802 097 whose principal place of business is at 2 Carrington Street, Sydney, 2000.
(the “Promoter”)

Conditions of Entry

General

- These Conditions of Entry must be read together with the Competition Details. By entering, entrants accept these conditions.
- The competition will be run during the Competition Period.

Eligibility

- Entry is open to residents of the Applicable States or Territories who comply with the Entry Requirements (if any). Entries submitted by Ineligible Entrants are not accepted. If entry is permitted to persons under 18, those entrants must first obtain consent of their parent or guardian.

Entry

- To enter, entrants must meet the Entry Criteria. Entrants may only receive up to the Maximum Number of Entries which applies per Prize Draw.
- The Promoter is not responsible for any late, lost or misdirected entries.
- The Promoter reserves the right to reject an Entry if it, acting fairly and reasonably, forms the opinion that an Entry has been created and/or submitted in whole or in part using automated entry means or a computer entry service.

Prize Draw

- All valid entries received will be entered into the draw and the winner will be drawn as set out in the Competition Details.

Winner

- The Winner(s) will be notified in accordance with the Competition Details.
- The Winner(s) must claim the Prize within the Claim Period (if applicable).
- 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, acting fairly and reasonably, 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 conduct calculated to jeopardise fair and proper conduct of the promotion.
- The Promoter also reserves the right not to deliver the Prize to a Winner where delivering/providing a prize to the Winner would cause the Promoter to breach or likely to breach of any Australian law.
- If the Winner is unable to comply with these Terms and Conditions and/or does not claim the Prize within the Claim Period, the Winner will forfeit the Prize, and the Promoter will conduct an Unclaimed Prize Draw in accordance with the Competition Details to determine a substitute Winner, and award the Prize accordingly.
- Winners will be notified, and their names published, as described in the Competition Details.

Prize

- The Prize is not transferable or exchangeable and, unless otherwise stated, cannot be redeemed for cash. If a winner does not take a part of the Prize at the time set by the Promoter, the winner will forfeit that part.
- The value of the Prize is the recommended retail price as provided by the supplier (inclusive of GST) and is correct as at the start of the Competition. The Promoter accepts no responsibility for changes in Prize value.
- The Promoter accepts no responsibility for the tax implications of Prize winnings. Winners should obtain independent tax advice to determine how this may affect their circumstances.

Risk and Liability

- To the fullest extent permitted by law, the Promoter, its related bodies corporate and the suppliers, agencies and other companies involved in this Competition assume no responsibility for any error, omission, interruption, defect, delay in operation or transmission, or loss or damage to data.
- If this Competition is not capable of running as planned for any reason (including as a result of technical failures, fraud or causes beyond the Promoter's control), the Promoter may, acting fairly and reasonably, cancel, suspend or change the Competition and re-commence it on similar terms, subject to any directions by regulatory authorities.
- To the fullest extent permitted by law, the Promoter, its related bodies corporate and their respective officers, directors, employees and agents exclude liability for all loss (including loss of data, unauthorised access to data and consequential loss), damage, expenses, death or personal injury suffered or incurred arising out of, or in connection with, this Competition (including in relation to the Winner's participation in this Competition and use of the Prize).

Other

- Any disputes regarding this competition or the claiming of a Prize should be promptly raised with the Promoter, in writing, using the contact details set out in these terms. The Promoter will consider the merits of the dispute in good faith, and where a dispute is considered valid, will take reasonable steps to address the issue raised.

Winners

February 2026

20 x \$1,000.00 cash prize

Name	Postcode
R Lock	3231
E Doi	4209
F Jolly-Bethune	3555
A Celan	3184
J Borns	3207
A Matar	2200
J Ross	2445
J Vant Veer	6519
B Grice	6164
R Fulker	3138
G Bechard	2043
E Gibson	2480
Anonymous winner	N/A
Anonymous winner	N/A
Anonymous winner	N/A
Anonymous winner	N/A
Anonymous winner	N/A
Anonymous winner	N/A
Anonymous winner	N/A
Anonymous winner	N/A
Anonymous winner	N/A

March 2026

20 x \$1,000.00 cash prize

Name	Postcode
T Kirk	2112
M Gray	4305
J Phillips	6064
E Cooke	4815
L Hanscomb	3770
K Sinclair	2042
S Walley	6210
T James-worrall	3072
S Johnston	3356
P Opar	3044
J Goddard	2041
P Karvelis	3085
S Potter	4510
M Russell	3012
A Jayatilake	3818
A Fedele	2154
J Mackay	3019
Anonymous winner	N/A
Anonymous winner	N/A
Anonymous winner	N/A

April 2026

1 x \$100,000.00 cash prize

Name	Postcode
Anonymous winner	N/A