

BOQ Specialist FutureFocus Grant 2023 (“FutureFocus Grant”)

Terms & Conditions

BACKGROUND

1. The promoter of the FutureFocus Grant is BOQ Specialist, a division of Bank of Queensland Limited ABN 32 009 656 740 of Level 22, 255 George Street, Sydney NSW 2000 (**Promoter**).
2. If there is any conflict between these terms and conditions and any other published material, these terms and conditions will prevail.
3. By applying for the FutureFocus Grant, applicants are deemed to accept these terms and conditions.

FUTUREFOCUS GRANT PROCESS PERIOD

4. Applications open at 10:00am AEST on Saturday 1 July, 2023 and must be received no later than 11:59pm AEST on Saturday 30 September 2023 (**Application Period**). Entries received by the Promoter after the Application Period are ineligible for consideration.

ELIGIBILITY AND PARTICIPATION

5. Applicants to the FutureFocus Grant must:
 - Be an Australian resident;
 - Be enrolled in 2023 in a medical or dental degree at a recognised Australian university;
 - Intend to undertake an elective or voluntary placement in Australia or overseas between Sunday 1 October 2023 and Tuesday 1 October 2024 (or as otherwise agreed in writing by BOQ Specialist);
 - Ensure the elective is recognised by your university as a required part of your studies; and
 - Have not previously received a FutureFocus grant.(**Eligible Applicant**)
6. Directors, employees and agents (including the immediate family members of a Director, employee or agent) of the Promoter are ineligible to apply for the FutureFocus Grant.
7. To apply for the FutureFocus Grant, an Eligible Applicant must, during the Application Period:
 - Complete and submit the application form at boqspecialist.com.au/futurefocus;
 - Input all requested details and answer all questions. Only complete entries will be accepted;
 - Ensure the information provided is accurate. This is the responsibility of the Eligible Applicant. Incomplete, indecipherable or rejected entries will be deemed invalid; and
 - Abide by the terms and conditions of the FutureFocus Grant as determined by BOQ Specialist.

8. An Eligible Applicant who submits an application during the Application Period in accordance with these terms and conditions will receive one submission into the FutureFocus Grant (**Eligible Application**). Eligible Applications are deemed to be submitted into the FutureFocus Grant process at the time of receipt by the Promoter. Only one (1) entry per Eligible Applicant is permitted.
9. The Promoter reserves the right, in its sole and absolute discretion, to verify the validity of applications and the identity of applicants (including age, university details and place of residence), to disqualify any applicant who tampers with the entry process or engages in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the FutureFocus Grant and to reject any application that is not in accordance with these terms and conditions. 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.
10. Each Eligible Applicant warrants and agrees that:
 - they will not submit any application that is unlawful or fraudulent, is in breach of any intellectual property, privacy, publicity or other rights, or is defamatory, obscene, derogatory, pornographic, sexually inappropriate, violent, abusive, harassing, threatening or objectionable with respect to race, religion, origin or gender; and
 - they will obtain prior consent from any person who is mentioned or pictured in their application or whose property is mentioned or pictured in their application.

FUTUREFOCUS GRANT

11. BOQ Specialist will provide one (1) of ten (10) FutureFocus Grants, each grant being a \$1,500 cheque (**Grant**), to ten (10) Eligible Applicants in the sole discretion of BOQ Specialist in accordance with the FutureFocus Grant Selection process, outlined below.
12. The Promoter is not responsible or liable for any change in the value of the Grant between the date of the publication of these Terms and Conditions and the date the Grant is claimed.
13. Grants are not transferable, exchangeable or redeemable for other benefits and cannot be taken as cash. The FutureFocus Grants are not available in conjunction with any other offer.
14. If any Grant (or part of any Grant) is unavailable, the Promoter, in its discretion, reserves the right to substitute the Grant (or that part of the Grant) with a Grant to the equal value and/or specification, subject to any written directions from a regulatory authority.

FUTUREFOCUS GRANT SELECTION PROCESS

15. Each Eligible Application will be assessed and reviewed by representatives from BOQ Specialist, appointed in BOQ Specialist's sole discretion (**Judges**). Chance plays no part in the assessment process.
16. The Judges will select, in their sole and absolute discretion, ten (10) Eligible Applicants (from the cumulative pool of Eligible Applications received during the

Application Period), who will each receive one (1) Grant, on the basis of each Eligible Applicants' responses to the following questions in 150 words or less (per question):

- When will your elective take place? (Start date to end date)
- Where will your elective take place? (Locally or are you travelling further afield?)
- What are the main expenses you will incur during your elective? (Explain how this grant will assist financially)
- What would you like to learn and achieve from your elective?
- In what ways do you think this opportunity will help you get ahead in your field?

(Successful Applicants).

17. The Judges reserve the right to, in their sole discretion, disregard any written responses which exceed the word limit of 150 words per question. A person is not eligible to receive more than one Grant.
18. The selection schedule is as follows:
 - Successful Applicants will be selected by the Judges by 17:00 AEST on Friday 20 October 2023 at BOQ Specialist, Level 22, 255 George Street, Sydney NSW 2000.
 - Successful Applicants will be notified by telephone and email by Friday 27 October 2023.
 - Successful Applicants will receive their Grant (in the form of a cheque) by Friday 24 November 2023.
 - Successful Applicants' names will be announced on the BOQ Specialist Facebook page (Pulse by BOQ Specialist) on Monday 30 October 2023.
 - If a Grant is unclaimed or forfeited, a Successful Applicant is disqualified for any reason or a Successful Applicant is unable to satisfy these Terms and Conditions, then the unclaimed or forfeited, the Judges will provide a Grant to the next best Eligible Applicant as assessed in the Judges' sole discretion, and the Judges will make that determination at 10:00am AEST on Saturday 20 January 2024 at BOQ Specialist, Level 22, 255 George Street, Sydney NSW 2000.
 - Any re-selected Successful Applicants will be notified by telephone and email by Saturday 27 January 2024.
 - Any re-selected Successful Applicant names will be announced on the BOQ Specialist Facebook page (Pulse by BOQ Specialist) on Tuesday 30 January 2024.
19. If awarded a FutureFocus Grant, each of the ten (10) Successful Applicants must:
 - Provide a letter or confirmation from your university that you are undertaking an elective or voluntary placement;
 - Agree to provide an account and photographs of your experiences during your elective for BOQ Specialist to use as it sees fit (which may be edited by BOQ Specialist for length and clarity). You agree to provide at least one written update along with photographs no later than one month after completing your elective. BOQ Specialist may publish your account and photographs on social mediums determined by it and may otherwise publicise the benefits provided by the Grant. Upon request, you may also be asked to provide a video or presentation, or appear on Check-up by BOQ Specialist podcast to discuss your elective which may be used to promote the program;
 - Take the elective by Tuesday 1 October 2024 (or as otherwise agreed in writing by BOQ Specialist); and

- Inform BOQ Specialist immediately if your elective is cancelled or suspended prior to the elective commencing. If, for this or any other reason, you do not proceed with your elective after BOQ Specialist has provided you with a Grant, you will forfeit your eligibility for the FutureFocus grant and must repay the Grant in full to BOQ Specialist upon demand.
20. BOQ Specialist reserves the right to allocate the 2023 FutureFocus Grants as it deems fit and no debate or discussion will be entered into with applicants who are unsuccessful. Any and all decisions of the Promoter in relation to the FutureFocus Grants are final and no correspondence will be entered into.
 21. To accept the Grant, Successful Applicants must respond to the notification in the manner and within the timeframe set out in the notification provided by BOQ Specialist informing them of the fact they are a Successful Applicant. If for any reason a Successful Applicant does not take/redeem their Grant at/by the time stipulated by the Promoter, or fails to respond to the Promoter as required or at all, then the Grant will be forfeited. No compensation will be offered if a Grant is not taken or is otherwise forfeited.

LIABILITY

22. The Promoter accepts no responsibility for any late, lost or misdirected entries nor any liability for lost, missing or damaged Grants (as applicable).
23. The Promoter is not responsible for any ancillary costs incurred by accepting the Grant, entering the FutureFocus Grant process or redemption of the Grant. Successful Applicants are responsible for all other costs or expenses relating to the Grant and its acceptance and redemption, including, but not limited to, all elective and university expenses, spending money, meals, transport, insurance (including excesses), in-room charges, additional taxes, mobile data and any other ancillary costs incurred by the Successful Applicants in the taking of the Grant and their elective.
24. 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**").
25. 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 the FutureFocus Grant and/or: (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 Grant 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 Grant value to that stated in these Terms and Conditions; (e) any tax liability incurred by a Successful Applicant or entrant; or (f) taking of the Grant.
26. The Promoter accepts no responsibility or liability for the Grant being intercepted fraudulently and being used by someone other than the Successful Applicants.

27. The Promoter is neither responsible nor liable for any loss injury or damage suffered during any elective taken by the Successful Applicants and in the event that any elective is relocated, postponed, rescheduled or cancelled for any reason whatsoever. The Promoter is not responsible nor liable for any delay, loss, injury or damage suffered as a result of any flights or transport taken to and from any elective and any air travel or other transport will be governed by the terms and conditions of the relevant carrier.
28. If for any reason the Promoter determines in good faith and its sole discretion that this FutureFocus Grant process is not capable of running as planned, including but not limited to events such as computer bugs or viruses, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond control of the Promoter, which might corrupt or affect the administration, security, fairness, integrity or proper control of this FutureFocus Grant process, the Promoter reserves the right to its sole discretion to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the FutureFocus Grant process as appropriate subject to any written directions from a regulatory authority.
29. The Promoter, subject to relevant laws and any written directions from a regulatory authority, reserves the right to cancel, terminate, modify or suspend the FutureFocus Grant process for any other reason. If the FutureFocus Grant process is cancelled, terminated, modified or suspended for any reason or the Terms and Conditions are amended, a notice will be published on the Promoter's Facebook page and on the BOQ Specialist website.
30. Facebook is in no way responsible for and is held harmless in respect of any loss or damage suffered by an entrant in connection with the FutureFocus Grant process. The FutureFocus Grant process is no way sponsored, endorsed or administered by, or associated with, Facebook.

PRIVACY

31. All entries submitted will become property of the Promoter and entries will not be returned.
32. In entering the FutureFocus Grant process, all participants grant to the Promoter a perpetual, irrevocable, royalty-free licence to use, reproduce, modify and communicate any material submitted to the Promoter for any purpose that the Promoter may, at its sole discretion, determine appropriate.
33. In entering this FutureFocus Grant process, all participants consent to the publication of their name and city of origin in any advertisements or articles relating to the FutureFocus Grant process or the Grant and participate in any media releases which may include photographs of the Successful Applicant by the Promoter. In entering this FutureFocus Grant process, all participants consent to the use of their names and likeness in this manner.
34. The personal information you provide will be collected and may be used by BOQ Specialist and its associated companies for any promotional, marketing and research purposes. By entering the FutureFocus Grant process, entrants consent to the use of their personal information as described in these terms. Entrants may access, change and/or update their personal information and obtain a copy of BOQ

Specialist's privacy policy, or opt of out receiving marketing material, by contacting us during office hours on 1300 160 160 Australia wide.

GENERAL

35. The Promoter accepts no responsibility for any tax implications associated with the Grant and all participants, including the Successful Applicants, must seek their own independent financial advice in regards to the tax implications relating to the Grant or acceptance of the Grant.