

Terms and Conditions

Colonial First State 'AIA Vitality Starter launch' competition

1. Information on how to enter and prize details are set out in all communications regarding the Colonial First State '**AIA Vitality Starter launch' competition** (the "**Promotion**") and form part of the conditions of entry into this Promotion ("**Conditions of Entry**"). Any entry not complying with these Conditions of Entry is invalid. Entry into this Promotion and the acceptance or receipt of a prize by the winner(s) is deemed as acceptance of these Conditions of Entry.
2. The Promoter is Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 ("**AIL**") as trustee of Colonial First State FirstChoice Superannuation Trust (ABN 26 458 298 557), and issuer of FirstChoice Employer Super, of 400 George Street Sydney, NSW 2000 (the "**Promoter**").
3. The Promotion commences on 9:00 am Sydney time on Monday 6 April 2026 and concludes on 5:00 pm Sydney time on Monday 4 May 2026 (the "**Promotion Period**").
4. Entry into the Promotion is open to participants who satisfy the following eligibility requirements ("**Eligibility Requirements**"):
 - a. have submitted an entry form available on the promotion page during the Promotion Period;
 - b. employed by [George Weston Foods], during the Promotion Period;
 - c. not an employee (or member of the immediate family of the employee) of the Promoter or its related entities (as determined by the Promoter); and
 - d. have entered a maximum of one (1) entry for the Promotion.
5. Judging will be conducted by a representative/s of the Promoter at 12:00 pm Sydney time on Wednesday, 6 May 2026, at 400 George Street, Sydney NSW 2000. Entries will be assessed based on creativity and originality, and the winner(s) will be selected accordingly. Winners will be notified by the email address provided via the "AIA Vitality Starter launch" competition entry form within two (2) business days of the judging date, from an email address ending in @cfs.com.au.
6. There will be three (3) prizes. Each prize consists of one (1) Garmin smartwatch. There will be three (3) individual winners, with one (1) Garmin smartwatch awarded to each winner. Prizes will be issued in the winners' names. Prizes are not transferable, exchangeable, or redeemable for cash and will not be replaced if lost, stolen, or damaged.
7. A maximum of one (1) prize per participant can be won.
8. The total combined prize pool value is approximately \$740.00 AUD based on the recommended retail value. The Promoter accepts no responsibility for any variation in prize value.
9. Prizes are not transferable or exchangeable and cannot be taken as cash. The winners accept the prize 'as is' and acknowledge that the Promoter accepts no responsibility for any tax implications that may arise from the prize. The winner should seek advice from the Australian Tax Office or their own taxation adviser or independent financial adviser.
10. The Promoter's decision is final, and no correspondence will be entered into. The Promoter will arrange for delivery of the prizes within Australia, after the selection of the winners, by mutual agreement with the winner(s).
11. The Promoter will use its best endeavours to provide the prizes listed. If the prizes are unavailable for whatever reason, the Promoter reserves the right to substitute that prize or item for a prize or item of an equivalent value subject to any provisions under applicable trade promotion laws and regulations.
12. In the event that for any reason whatsoever a winner does not take an element of the prize at the time agreed by the Promoter, then that element of the prize will be forfeited by that winner and cash will not be awarded in lieu of that element of the prize.
13. If any winner fails to claim their prize by 5:00 pm Sydney time Friday 29 May 2026, the Promoter may select further winning entries on 12:00 pm Sydney time Wednesday 3 June 2026 subject to any provisions under applicable trade promotion laws and regulations.

14. The Promoter accepts no responsibility for late, lost or misdirected entries. Incomplete, ineligible or incomprehensible entries will be deemed invalid. The Promoter reserves the right to verify the validity of entries and to disqualify any entry that is not in accordance with these Conditions of Entry.
15. The Promoter is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, technical problems or traffic congestion on the internet or any website, or any combination thereof (including, but not limited to) any injury or damage to participants or any other person's computer related to or resulting from participation in or downloading any materials in this Promotion.
16. Nothing in these Conditions of Entry 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").
17. 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 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; and
 - d. any variation in prize value to that stated in these Terms and Conditions.
18. All entries become the sole property of the Promoter. The Promoter collects your personal information so that it may process your entry, administer this Promotion and contact you regarding information on products or services that may be of interest to you. The Promoter may communicate personal information to external providers and organisations to which it may outsource certain functions. The Promoter will use and handle your personal information as set out in its Privacy Policy, which can/ be viewed at <https://www.cfs.com.au/about-us/terms-and-disclosure/privacy.html>. The Privacy Policy set outs how you may access, update or correct your personal information, change your direct marketing preferences or make a privacy complaint. You may contact the Promoter by telephone on 13 13 36 between 8:30am and 6pm Sydney time Monday to Friday; via email at contactus@cfs.com.au; or mail to GPO Box 3956 Sydney NSW 2001.
19. To the maximum extent permitted by law, the Promoter will not be held liable for any loss or damage whatsoever which is suffered (including but not limited to direct or consequential loss) or for any personal injury suffered or sustained in connection with any prize except for any liability which cannot be excluded by law.
20. These Conditions of Entry shall be governed by the laws of New South Wales and each participant agrees to submit to the non-exclusive jurisdiction of the New South Wales.