

ANZ Frequent Flyer Million Bonus Points Competition

1. Information on how to enter and prizes forms part of these conditions of entry. Entry into the competition or acceptance of a prize constitutes acceptance of these terms and conditions.

2. The Promoter is Australia and New Zealand Banking Group Limited ('ANZ') (ABN 11 005 357 522) 100 Queen Street, Melbourne Vic 3000.

3. Entry is open to Australian residents over the age of 18 who hold an ANZ Frequent Flyer account who have an activated ANZ Frequent Flyer American Express card and who are members of the Qantas Frequent Flyer program ("Eligible Entrants"). Account holders will not be eligible to enter the competition if their account is more than 30 days in arrears at any time throughout the Promotional Period and up to, and including, the time of the draw. Account holders are not eligible to enter the competition if they are an employee or immediate family member of an employee of ANZ or its related entities or an employee of the agencies associated with this Promotion including Qantas Airways Limited (Qantas) ABN 16 009 661 901 and American Express Australia Limited (American Express) ACN 108 952 085.

4. The promotion consists of five weekly draw periods to take place between 12.01am AEDT on 27 November 2009 and 11.59pm on 31 December 2009 ("Promotional Period"). The first weekly draw period commences at 12.01am AEDT on 27 November 2009 and closes at 11.59pm AEDT on 3 December 2009. The second weekly draw period commences at 12am AEDT on 4 December 2009 and closes at 11.59pm AEDT on 10 December 2009. The third weekly draw period commences at 12am AEDT on 11 December 2009 and closes at 11.59pm AEDT on 17 December 2009. The fourth weekly draw period commences at 12am AEDT on 18 December 2009 and closes at 11.59pm AEDT on 24 December 2009. The fifth weekly draw period commences at 12am AEDT on 25 December 2009 and closes at 11.59pm AEDT on 31 December 2009.

5. To enter the promotion, Eligible Entrants must, within the Promotional Period, use their ANZ Frequent Flyer American Express card to make purchase transactions. Each purchase transaction made by an Eligible Entrant using their ANZ Frequent Flyer American Express card qualifies for one entry into the weekly draw for the weekly draw period in which that transaction was processed by the acquiring merchant. For the purposes of this competition, purchase transactions are those which allow points earning in accordance with the ANZ Frequent Flyer Reward Terms & Conditions (available at www.anz.com) and do not include any account fee transactions, charge back transactions, suspended transactions and cash equivalent transactions. For an entry to be valid the purchase transaction cannot be disputed by the account holder or for any reason be subsequently cancelled or refunded.

6. All draws will be conducted by Be. Interactive at 3 pm AEDT on Friday 15 January 2010 at Level 9, 155 George Street Sydney NSW 2000.

The winners will be notified in writing within 2 days of the draw, and their name will be published in the Public Notices Section of The Australian on Friday 22 January 2010.

7. There will be five draws and five prize-winners. There will be one prize of 200,000 Qantas Frequent Flyer points in each draw. The first eligible entry drawn electronically from all entries received in that weekly draw will receive 200,000 bonus Qantas Frequent Flyer points. For the avoidance of doubt, if the winning entry was a purchase transaction made by an additional cardholder the prize will be awarded to the ANZ Frequent Flyer account holder. Qantas Frequent Flyer points will be credited to each winner's ANZ Frequent Flyer points record and will then be transferred to their Qantas Frequent Flyer account. It may take up to three months to process the points to each winner's Qantas Frequent Flyer account. An account holder must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Frequent Flyer points. A joining fee applies. Membership of the Qantas Frequent Flyer program is subject to the Terms and Conditions of the Qantas Frequent Flyer program.

8. The total notional maximum prize value is AUD\$8,820. The notional value of each prize is AUD\$1,764 based on 9 x Qantas Economy return Classic Award flights (obtained by redeeming the 200,000 prize points through the Qantas Frequent Flyer program - as more fully defined in the Terms and Conditions of the Qantas Frequent Flyer program, 'Awards' as at 21 October 2009) between Sydney and Melbourne (22,000 points each, including surcharges fees and taxes). As at 21 October 2009, the dollar fare for an equivalent commercial return Economy flight for travel in January 2010 is AUD\$196.00 each (totalling AUD\$1,764 for 9 such flights). The total notional prize value is therefore AUD\$8,820. the value of the prize points will vary depending on whether and how they are used. The Promoter does not accept any responsibility or liability for any variation in the value of the prizes.

9. Prize points are subject to, and governed by, the Terms and Conditions of the Qantas Frequent Flyer program (available qantas.com/frequentflyer). The actual prize value will also vary depending on the applicable Award flight(s) and/or other Qantas Frequent Flyer Award(s) chosen by the winner when redeeming the prize points. The number of Award flight seats available is limited and availability depends on the flight, date, season and destination and some flights may not have any Award seats available. Neither ANZ nor Qantas accepts any responsibility or liability for any variation in the value of the prizes or any inability to redeem the prize points.

10. An account holder must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Frequent Flyer points. A joining fee applies. Membership of the Qantas Frequent Flyer program is subject to the Terms and Conditions of the Qantas Frequent Flyer program. An Account Holder must have provided his/her Qantas Frequent Flyer membership number to ANZ in order to receive any

prize.

11. The result of each draw (and re-draw) and the judges' decision is final and no correspondence will be entered into. Each prize must be taken as stated and no compensation will be payable if a winner is unable to use the prize as stated. The prizes are not exchangeable, transferable and non-cash prizes are not redeemable for cash.

12. Tax implications may arise for a prize winner. Independent advice should be sought.

13. ANZ reserves the right to redraw in the event of an entrant being unable to satisfy these competition conditions or forfeiting or not claiming a prize. For any prize that remains unclaimed or forfeited through ineligibility or otherwise, ANZ will conduct a further draw at the same time and place as the original draw on Friday, 30 April 2010 subject to state regulation. The winner/s will be notified in writing within 2 days of the draw, and their name/s will be published in the Public Notices Section of The Australian on Monday, 17 May 2010.

14. Entry details will be used solely for the purposes of this competition and will then be destroyed by ANZ and American Express.

15. Neither ANZ nor Qantas is liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or a consequential loss), or for personal injury suffered or sustained as a result of taking any prize, except for any liability that cannot be excluded by law.

16. Neither ANZ nor Qantas will be liable for any loss or damage whatsoever resulting from incorrect details lodged by entrants.

17. ANZ reserves the right to vary the rules of any competition or any prizes offered or cancel any competition if it is no longer able to run the competition due to reasons beyond its control, subject to state legislation. ANZ will not be liable for any losses to any party arising from any variation or cancellation.

18. Neither ANZ or Qantas is responsible for any incorrect or inaccurate information or for any of the equipment or programming associated with or utilised in this competition, or for any technical error, or any combination thereof that may occur in the course of the administration of this competition including any omission, interruption, deletion, defect, delay in operation or transmission, communications line or telephone, mobile or satellite network failure, theft or destruction or unauthorised access to or alteration of entries.

19. Authorised under NSW Permit number LTPS/09/10802, VIC permit no: 09/3779, ACT permit no: TP 09/04803 and SA permit no: T09/2791.