

200,000 Qantas Points Giveaway – Terms and Conditions - 2026

‘200,000 QANTAS POINTS GIVEAWAY’ - Terms and Conditions

COMPETITION

1. These terms and conditions govern the Credabl ‘200,000 Qantas Points Giveaway’ promotion (the **Competition**). The Competition is a game of skill. Chance plays no part in determining any winner. Entry into the Competition is deemed acceptance of these terms and conditions. Headings in this document are included for ease of reference, and do not affect interpretation in any way.

2. The promoter is Credabl Pty Ltd (ABN 42 615 968 100) Australian Credit Licence No. 499547 (**Promoter** or **Credabl**) and can be contacted at the following contact details:

Address: Level 11, 151 Castlereagh St, Sydney NSW 2000, Australia
Email: hello@credabl.com.au
Phone: 1300 27 33 22

PROMOTION PERIOD

3. All references to time in this document are a reference to the local time in Sydney, New South Wales, Australia on the date stated. The Competition commences at 7.00am on 1 July 2026 and closes at 11.59pm on 31 August 2026 (**Promotion Period**).

ELIGIBILITY TO ENTER

4. Entry is open to persons who satisfy all of the following criteria (**Eligible Entrants**):
 - a) subject to paragraph (f) below, they are an Australian resident over the age of 18 and currently domiciled in Australia;
 - b) they are a dentist, doctor or vet currently registered in New South Wales, Victoria, Queensland, Western Australia or Tasmania;
 - c) they have a current registered AHPRA number, which may be requested by the Promoter;
 - d) they are already an Australian Business Number (ABN) holder;
 - e) a maximum of one entry is permitted per ABN;
 - f) they are a Qantas Business Rewards Member, or become a Qantas Business Rewards Member, before being awarded any Prize and have provided their Qantas Business Rewards Membership details to Credabl before the Prize is awarded;
 - g) they are not employees, nor immediate family members, of Credabl or Qantas Airways Limited ABN 16 009 661 901 (Qantas), or any related body corporate of Credabl or Qantas, or any agency associated with the Competition; and
 - h) they are not residents of the Northern Territory, South Australia or the Australian Capital Territory.
5. For clarity, ‘immediate family members’ mean any of the following: spouse, ex-spouse, de-facto, ex-defacto, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, stepgrandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or first cousin.

HOW TO ENTER

6. To enter, Eligible Entrants must, during the Promotion Period, submit an entry form available at <https://www.credabl.com.au/promotions/200kQBR26> and provide an original response in 25 words or less to the question: ‘What would you do with 200,000 Qantas Points for your practice?’ Entry is made by valid submission of the entry form and response during the Promotion Period. If

an entrant is not an existing Qantas Business Rewards Member, they must sign up to Qantas Business Rewards via the form available at www.credabl.com.au/qbr using the prompt provided by email before any Prize is awarded.

7. All entries by any person are made on behalf of the relevant holder of the Qantas Business Rewards Membership and all prizes will be awarded to that Qantas Business Rewards Member (the **Relevant Business**).
8. The Promoter is not responsible for any lost, late or misdirected entries.
9. The time of entry will be deemed to be the time the valid entry form and 25 words or less response are submitted during the Promotion Period.
10. The Promoter reserves the right, at any time, to verify the validity of entries and Eligible Entrants (including an entrant's identity, age and place of residence) and to disqualify any entrant who tampers with the entry process. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
11. Any costs accrued by the entrant which are associated with entering the Competition or satisfying eligibility requirements are the entrant's responsibility.

PRIZES

12. To win a Prize, the entrant's Relevant Business must either already be a Qantas Business Rewards Member or must sign up to be a Qantas Business Rewards Member prior to being awarded the prize via the promotion page available at www.credabl.com.au/qbr. All Qantas Points awarded as part of the Competition are awarded to the Relevant Business and will be credited to the Qantas Business Rewards Member Account of that Relevant Business. Entrants do not acquire any personal rights to such Qantas Points.
13. The prizes are: one (1) major prize of 200,000 bonus Qantas Points and five (5) runner up prizes of 10,000 bonus Qantas Points each (together, the **Prizes**). There will be a total of six (6) Prizes awarded to eligible entrants under the Competition, all based on skill and judged in accordance with these Terms & Conditions.
14. All prizes must be taken as offered and are non-refundable, non-transferable and non-redeemable for cash or other goods or services.

VALUE OF PRIZES

15. There will be one (1) major prize winner, and the major prize winner will receive 200,000 bonus Qantas Points. The maximum notional value of the Prize of 200,000 Qantas Points is AUD \$10,842.32 based on the Qantas Frequent Flyer redemption of 48,200 Qantas Points for a one way Economy Classic Flight Reward from Sydney to Los Angeles plus AUD \$231 in applicable taxes, fees and carrier charges, accurate as at 19 May 2026. The dollar fare for an equivalent flight totals AUD \$2,844 including taxes, fees and carrier charges.
16. The five (5) runner up prize winners will each receive 10,000 bonus Qantas Points. The maximum notional value of each Prize of 10,000 Qantas Points is AUD \$542.12, based on the Qantas Frequent Flyer redemption of 48,200 Qantas Points for a one way Economy Classic Flight Reward from Sydney to Los Angeles plus AUD \$231 in applicable taxes, fees and carrier charges, accurate as at 19 May 2026. The dollar fare for an equivalent flight totals AUD \$2,844 including taxes, fees and carrier charges.
17. **TOTAL PRIZE POOL NOTIONAL VALUE:** Based on the foregoing, the total value of all prizes under the Competition is AUD \$13,552.92. Total prize value is correct as at the date of printing. The Promoter and Qantas accept no responsibility for any change in prize value between now and the ultimate date on which the prize is awarded, utilised or exchanged.

18. The estimate of the maximum notional value of the Qantas Points prizes is provided for information purposes only. The maximum notional value of the Prize will vary depending on whether and how it is redeemed by a winner through the Qantas Business Rewards Program. In order to be redeemed, the Qantas Points must be transferred to an individual Qantas Frequent Flyer account. Credabl accepts no responsibility for any variation in the maximum notional value of the Prize.

JUDGING AND SELECTION OF WINNERS

19. Subject to these Terms & Conditions, there will be one (1) major prize winner and five (5) runner up winners selected for the available Prizes. All winners will be selected by judging eligible entries against the Judging Criteria. The Prize won by a winner is won for, and will be provided to, the Relevant Business affiliated with that winner's entry.
20. This Competition is a game of skill. Chance plays no part in determining any winner. Eligible entries will be judged by representatives of Credabl based on the following criteria (**Judging Criteria**): creativity of the response; originality of the response; relevance to the question 'What would you do with 200,000 Qantas Points for your practice?'; clarity and quality of expression; and suitability for the Competition and Credabl brand.
21. The eligible entry judged to be the best overall entry against the Judging Criteria will receive the major prize of 200,000 bonus Qantas Points. The next five (5) highest-ranked eligible entries judged against the Judging Criteria will each receive a runner up prize of 10,000 bonus Qantas Points.
22. The judges' decision is final, and no correspondence will be entered into.
23. Winner/s will be notified by Credabl via email and telephone by **Tuesday, 15 September 2026**, and their name and business name will be posted on the Credabl website <https://www.credabl.com.au/promotions/200kQBR26>. To claim the Prize, the Winner(s) must confirm acceptance of the Prize either verbally by phone call or in writing by return email or text message to a Credabl representative no later than 12:00pm (Sydney time) on Tuesday, 29 September 2026.
24. The winners' names will be published on Credabl's LinkedIn page by Tuesday, 29 September 2026. It is the Eligible Entrant's responsibility to keep the Promoter notified of any changes to its phone number and email address.

UNCLAIMED PRIZES AND RE-JUDGING

25. The Promoter reserves the right to conduct a re-judging in the event that an entrant is unable to satisfy these Terms & Conditions, forfeits a Prize or does not claim a Prize by the applicable claim deadline. For any Prize that remains unclaimed by 12:00pm (Sydney time) on Tuesday, 29 September 2026, a second judging will take place on 01 October 2026 at the same time and place as the original judging, subject to any written direction given under applicable law. Any winner determined in accordance with this clause will be selected from the remaining eligible entries and judged against the Judging Criteria. Any such winner will be notified by phone and email by 02 October 2026, and their name(s) will be published on the Credabl promotion page at <https://www.credabl.com.au/promotions/200kQBR26> and Credabl's Facebook page by 05 October 2026. There will be no further re-judging for unclaimed Prizes.
26. Should an entrant's contact details change, it is the entrant's responsibility to notify Credabl. Credabl is not responsible for any delay or failure to receive notification for any reason, including

but not limited to, inactive email account(s), technical difficulties associated to any forms of communication method or Winners' failure to adequately monitor any email account, phone or voicemail.

QANTAS BUSINESS REWARDS MEMBERSHIP AND QANTAS POINTS

27. To be eligible to be selected as the winner of a Prize, the entrant must have a valid ABN and must be an existing Qantas Business Rewards Member, or become a Qantas Business Rewards Member, before the Prize is awarded. A one-off join fee of \$89.50 including GST normally applies to Qantas Business Rewards, however this will be waived for Credabl clients if they join at www.credabl.com.au/qbr. Membership of Qantas Business Rewards and Qantas Points are subject to Qantas Business Rewards Terms and Conditions that can be found online at <https://www.qantas.com/au/en/business-rewards/terms-and-conditions.html>.
28. Qantas Points may take up to 45 days to be credited to the winner's account from the date the Prize is awarded following judging or any re-judging, as applicable. The Promoter is not responsible for a delay or failure to allocate the Qantas Points due to causes beyond the control of the Promoter.
29. Any claims in relation to Qantas Points under this Competition must be made directly to Credabl by calling 1300 27 33 22 or emailing hello@credabl.com.au.
30. To redeem Qantas Points, the Qantas Points earned by the relevant business must be transferred from the Qantas Business Rewards account to an individual Qantas Frequent Flyer account. You must be a Qantas Frequent Flyer member to earn and redeem Qantas Points. A joining fee may apply. Membership and Qantas Points are subject to the Qantas Frequent Flyer program Terms and Conditions. Credabl recommends entrants consult their accountant or tax adviser to ensure they understand possible tax implications, for example fringe benefits tax (if applicable).
31. The Prize is awarded and must be redeemed, in accordance with and subject to the Terms and Conditions of the Qantas Business Rewards Program (www.qantasbusinessrewards.com), voucher terms and conditions (including expiry rules) if relevant, and any other terms and conditions disclosed at the time of redemption.
32. The redemption of the Qantas Points prizes is subject to the availability of Rewards that may be obtained through the Qantas Business Rewards Program. Credabl gives no undertaking or assurances as to the continuing availability of the Rewards.
33. In the event that a Qantas Points prize is redeemed for Reward travel, the winners should be aware that the number of Reward flight seats available is limited and availability depends on the flight, date, season and destination and some flights may not have any Reward seats available. The winners will be responsible for all applicable taxes, fees and carrier charges of Reward travel or accommodation booked by redeeming their prize. Taxes, fees and carrier charges vary depending on departure points, routes, exchange rates and dates of travel, are subject to change without notice and are quoted at the time of booking. Reward flights must be booked at least 24 hours before scheduled departure (and other advance booking requirements may apply). Reward travel is subject to the fare rules and the Conditions of Carriage of the relevant carrier. Compliance with immigration, health or other government requirements is the responsibility of the winner.
34. The Prize must be taken as stated and no compensation will be payable if a winner is unable to use the prize as stated. Prizes are not exchangeable or redeemable for cash or other goods or services. A Prize cannot be transferred to any other person, unless agreed to by the Promoter. It is a condition of accepting the Prize that the winner accept the conditions of use of that Prize.

35. It is the responsibility of the winner to check that the correct number of Qantas Points has accumulated in the winner's Qantas Business Rewards Account. Claims for the crediting of Qantas Points cannot be made if the winner has ceased to be a Qantas Business Rewards Member at the time of the claim or no longer has a registered ABN. Any disputes for missing Qantas Points will only be considered if notified to Credabl within 3 months of the date that the winner is announced.

PRIVACY CONSENT

37. Credabl is collecting the entrant's personal information for the purpose of conducting and promoting the Competition (including but not limited to determining and notifying the Winners and publishing the Winners' names on the Credabl website). The entrant's personal information may be disclosed to representatives and agents acting on behalf of Credabl or assisting Credabl in the administration of the Competition, including prize suppliers (such as Qantas Airways Limited) and deliverers.

38. Without limiting the foregoing, entrants' personal information provided in connection with this promotion will be handled in accordance with the Promoter's Privacy and Credit Reporting Policy, visit www.credabl.com.au/privacy-and-credit-reporting-policy/ and www.qantas.com/privacy to obtain a copy.

39. By providing your contact information, participants consent to receiving promotional, marketing and publicity emails from Credabl. By entering the Competition you are agreeing to join Credabl's email database.

DISPUTES

40. If any dispute arises between you and Credabl concerning the conduct of this Competition or claiming a prize, Credabl will take reasonable steps to consider your point of view, taking into account any facts or evidence you put forward, and to respond to it fairly within a reasonable time. In all other respects, Credabl's decision in connection with all aspects of this Competition is final.

MISCELLANEOUS

41. If any act, omission, event or circumstance occurs which is beyond the reasonable control of the Promoter and which prevents the Promoter from complying with these terms and conditions, the Promoter will not be liable for any failure to perform or delay in performing its obligations. The Promoter reserves the right (subject to any applicable law) to cancel, terminate or modify or suspend this promotion.

42. The Promoter, its related bodies corporate and their respective officers, employees, contractors and agents (**Promotion Parties**) will not be liable for any losses, damages, expenses, costs or personal injuries arising out of this promotion, the promotion of this promotion or the use of any prize, including but not limited to any breach of these terms and conditions, contract or tort (including negligence) and any other common law, equitable or statutory remedy (**Damages**) whatsoever, including but not limited to direct, indirect and consequential Damages, including Damages that cannot reasonably be considered to arise naturally and in the ordinary course of things, even if those Damages were in the contemplation of the Promotion Parties.

43. The exclusion of liability in clauses 41 and 42 does not apply to limit or exclude liability:
- a. for personal injury or death suffered or sustained in connection with the supply of goods or services which are supplied by the Promoter in the ordinary course of business. To remove doubt: third party goods or services, which other than in connection with this promotion, are in the normal course of business supplied by a third party unrelated to the Promotion Parties, are not supplied by the Promoter in the ordinary course of business; and Qantas' Conditions of Carriage and general

- booking conditions (and any exclusions contained therein) apply despite any statement to the contrary in these terms and conditions; or
- b. to the extent it is not permissible at law to limit or exclude liability in the manner contemplated in that clause (in which case that liability is limited to the maximum extent allowable by law).

44. Entry details remain the property of the Promoter. The name of the winner may be used for promotional purposes by the Promoter, unless the winner otherwise notifies the Promoter at the time of accepting the prize. Entrants consent to the Promoter using personal information provided in connection with this promotion for the purposes of facilitating the conduct of the promotion and awarding the Prize (including to third parties and any applicable statutory authorities).

IMPORTANT INFORMATION AND CONDITIONS ABOUT COMPETITIONS ON FACEBOOK, INSTAGRAM AND LINKEDIN

45. This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook, Instagram or LinkedIn. Eligible Entrants understand and agree that they are providing their information to the Promoter and not to Facebook, Instagram or LinkedIn. By entering this competition, each Eligible Entrant releases Facebook, Instagram and LinkedIn from any action or claim arising out of the competition. Any questions, comments or complaints regarding this competition must be directed to the Promoter, not Facebook, Instagram or LinkedIn.
46. At all times, Eligible Entrants agree to act in accordance with:
- a. the Facebook Statement of Rights and Responsibilities, which can be viewed at www.facebook.com/terms.php , and other related policies;
 - b. the Instagram Terms of Use, which can be viewed at <http://instagram.com/about/legal/terms> , and other related policies;
 - c. the LinkedIn User Agreement, which can be viewed at <https://www.linkedin.com/legal/user-agreement>, and other related policies.

TAX IMPLICATIONS

47. The Promoter accepts no responsibility for any tax implications that may arise from accepting the Prize. Independent financial advice should be sought.

GOVERNING LAW AND JURISDICTION

48. These terms and conditions shall be governed in accordance with the laws of New South Wales. Each party submits to the non-exclusive jurisdiction of the courts of New South Wales.