

**Opt out of Paper  
Statements  
Promotion**

**May – June 2026**

**Terms & Conditions**

## General Conditions of Entry

1. Capitalised terms used in these Terms have the meanings given in these Terms or in Schedule 1.
2. These Terms apply to the Promotion. The Promoter can be contacted at the Promoter Address, Phone or Email set out in Schedule 1.
3. The Promotion opens and closes at the dates and times set out in the Promotional Period.
4. Entry is open only to Eligible Members during the Promotional Period. Employees and officers (and immediate family) of the Promoter or any related company are ineligible to enter.
5. The Prize will be drawn on the Prize Draw Date (or the Prize Redraw Date where applicable) at the Prize Draw Location and Time stated in Schedule 1.
6. The Promoter may, in its discretion, substitute the Prize or any parts of thereof with a prize of equal value (subject to any direction or approval required from any relevant regulatory authority).
7. An Eligible Member will become an “Entrant” on meeting the Entry Conditions set out in Schedule 1.
8. In the event of any uncertainty or dispute, the Promoter, in its absolute discretion, will determine:
  - a. whether or not a business is an Eligible Member; and
  - b. whether or not an Eligible Member meets the Entry Conditions.
9. The Promoter reserves the right, at any time, to verify the validity of entries and Entrants and reserves the right, in its sole discretion, to disqualify an Entrant who the Promoter has reason to believe has breached or does not comply with any of these Terms, is not or has ceased to be an Eligible Member or Entrant, has tampered with the entry process or has engaged in any unlawful or other improper conduct calculated to jeopardise the fair and proper conduct of the Promotion.
10. If the Promotion is interfered with in any way, or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion to the fullest extent permitted by law:
  - a. to disqualify any Entrant; and/or
  - b. subject to any directions required from a regulatory authority, to modify, suspend, terminate or cancel the Promotion, to the extent necessary to address the disruption.
11. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
12. These Terms are governed by the laws of the State of Western Australia and each Entrant (or Eligible Member should Entry Conditions fail to be met) agrees to submit to the exclusive jurisdiction of the courts thereof.

## The Prize and Prize Draw

13. The prize draw will take place using the Prize Draw Method on the Prize Draw Date (or the Prize Redraw Date where applicable) at the Prize Draw Location and Time. Entries meeting the Entry Conditions received by the Promoter during the Promotional Period will be entered into the draw.
14. The Promoter reserves the right to re-draw the Prize in the event the relevant entry drawn for the Prize is invalid or ineligible, as determined at the discretion of the Promoter.

15. The Promoter's decision as to the winner is final and the Promoter is not required to engage in any further correspondence in respect of this decision.
16. The Prize will be distributed by the Prize Distribution Method within the Prize Distribution Timeframe.
17. The winner will be informed by telephone, in person, or in writing (which may include email), within 7 days of the relevant Prize Draw Date (or the Prize Redraw Date where applicable).
18. The winner must be contactable using the contact details recorded on the Capricorn Trade Account. Capricorn will make at least three (3) reasonable attempts to contact the winner within 7 days after the draw.
19. In the event a winner chooses not to accept a Prize, they forfeit all and any claims to that Prize and a new winner will be drawn pursuant to clause 21 or clause 22.
20. Details of the winner may also be published in editions of Capricorn Society Limited's trade publication *Ignition*® and in any other media publications, promotional materials or social media accounts of the Promoter.
21. By entering into the Prize Draw, Entrants consent to their details being published as set out in clause 19.

### **Unclaimed Prize**

22. If the winner does not confirm acceptance within that period, or Capricorn cannot contact the winner after reasonable attempts, the Prize will be treated as an Unclaimed Prize and a redraw may occur.
23. If the redraw winner does not accept/claim the Prize within 14 days of notification (or cannot be contacted), the Promoter may conduct further redraws as necessary, subject to any regulatory requirements.
24. In the event of a redraw (or subsequent redraws), the Prize Draw Method and notification of the winner will occur in accordance with these Terms, and any subsequent winners agree to comply with these Terms.

### **Promotional Activities**

25. In the event an Entrant wins a Prize, Capricorn may invite the winner to participate in reasonable promotional activities (i.e. photo, recording or video sessions as reasonably required by the Promoter for the Promotion). If the winner agrees to participate in any Promotional Activities, by agreeing to participate the winner consents to the Promoter using their name, likeness, image and/or voice (including photograph, film and/or recording of the same) in any media (including social media) for an unlimited period without remuneration for the purpose of promoting this Promotion (including any outcome), the Promoter and any products arranged, distributed and/or supplied by the Promoter.

### **Limitation of Liability**

26. Subject to clauses 26 and 27, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence) for any loss or damage (including whether direct, indirect, special or consequential or for loss of profits) arising in any way out of the Promotion or any Prize including but not limited to, liability arising out of the following:
  - a. equipment malfunction (whether or not under the Promoter's control);
  - b. any claim that a Prize is late, lost, altered, damaged or misdirected due to any reason beyond the reasonable control of the Promoter;
  - c. any variation in Prize value to that stated in these Terms; or
  - d. use of any Prize.

27. Clause 25 does not apply to any liability that cannot by law be excluded, but in such case the Promoter's liability is limited to the greatest extent permitted by law.
28. Nothing in these Terms restricts, limits, excludes or modifies any consumer rights provided under the Competition and Consumer Act 2010 (Cth).

#### **Social media release**

29. Where the Promotion is promoted on any social media platform (for example Facebook, Instagram or LinkedIn), Entrants and/or Eligible Members (as the case may be) fully release and hold any and all relevant social media platforms harmless from liability, and acknowledge that the Promotion is in no way sponsored, endorsed, administered by or associated with any social media platform.

#### **Personal Information Collection Statement**

30. The Promoter collects personal information in order to conduct the Promotion and may, for this purpose, disclose such personal information to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on this personal information being provided. The Promoter will also use and disclose personal information as set out in its Privacy Policy, which can be viewed at [capricorn.coop/privacy-policy](https://capricorn.coop/privacy-policy). This includes using personal information for promotional, marketing, research and profiling purposes, including sending electronic messages or telephoning the Entrant. The Promoter may share personal information across the countries it operates in for the purposes set out or permitted in this collection statement or its Privacy Policy. The Promoter operates in Australia and New Zealand. The Promoter and its service providers may use cloud-based software solutions to perform internal processes which means that information provided to the Promoter may be transferred, used or stored outside of Australia or New Zealand. The Promoter tries to ensure that where personal information is transferred outside of Australia or New Zealand, appropriate measures and controls are in place to protect that information. The Privacy Policy also contains information about how Entrants may opt out, access, update or correct their personal information, how Entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter.

### Schedule 1

Term	Details
<b>Promotion details</b>	The Promoter is running a promotion aimed at encouraging Members who currently receive paper statements to switch to online statements to improve efficiency and reduce use of paper and other resources required to produce and deliver paper statements.
<b>Promoter</b>	Capricorn Society Limited (ACN 008 347 313)
<b>Promoter Address, Phone or Email</b>	<p>Address: Level 19, 141 St Georges Terrace, Perth WA 6000</p> <p>Phone: 1800 327 437</p> <p>Email: <a href="mailto:csl@capricorn.coop">csl@capricorn.coop</a></p>
<b>Promotional Period</b>	<p>From: 12.01am AWST on 27 May 2026</p> <p>To: 11.59pm AWST on 30 June 2026</p>
<b>Eligible Members</b>	<p>Eligibility requirements:</p> <ol style="list-style-type: none"> <li>Members of Capricorn (including Australian trial members holding a Capricorn Trade Account) during the Promotional Period;</li> <li>Capricorn Trade Account in myCAP was set to receive paper statements as at 12.01am (AWST) on 27 May 2026, and the Member changes those settings to 'opt out' of paper statements during the Promotional Period by completing the steps set out in Entry Conditions.</li> </ol> <p>Ongoing Eligibility:</p> <ol style="list-style-type: none"> <li>if a Member opts back in to receive paper statements at any time during the Promotional Period, the Member will be ineligible, and any entry will be invalid. Capricorn may verify settings through its system records;</li> <li>if the Member ceases to be a Capricorn Member operating a Capricorn Trade Account, or their account is in Default (including being placed on stop credit, suspended or terminated) at the Prize Draw Date, any Prize Redraw Date, and at the time the Prize is credited, the Member will be ineligible and any entry will be invalid..</li> </ol>
<b>Prize</b>	<p>50,000 Bonus Rewards Points.</p> <p>Prize Conditions</p> <ol style="list-style-type: none"> <li>The Prize is 50,000 Bonus Rewards Points credited to the winner's Capricorn Trade Account;</li> <li>Bonus Rewards Points are offered in connection with this Promotion and are subject to the Capricorn Rewards Terms and Conditions viewed at <a href="https://capricorn.coop/-/media/project/csl/capricorn/terms-and-conditions/common/capricorn-rewards.pdf">capricorn.coop/-/media/project/csl/capricorn/terms-and-conditions/common/capricorn-rewards.pdf</a> (including the Promoter's right to adjust points to correct errors and reverse points in the event of a cancellation/refund or other adjustment);</li> <li>Rewards Points have no monetary value except as assigned under the Capricorn Rewards Terms and Conditions, are not transferable, and cannot be converted into cash (or any other form of credit) other than by redemption for eligible Rewards in accordance with those terms; and</li> <li>any taxation liability or reporting requirement connected with receiving the Prize is the winner's responsibility.</li> </ol>
<b>Prize Draw Date</b>	The Prize will be drawn on 14 July 2026.

<b>Prize Draw Location and Time</b>	Level 19, 141 St Georges Terrace, Perth WA 6000 at 10am AWST.
<b>Prize Redraw Date</b>	The next business day following clause 21 or clause 22.
<b>Prize Draw Method</b>	<ol style="list-style-type: none"> <li>1. On the Prize Draw Date, all Eligible Entries will be collated and entered into the Prize Draw.</li> <li>2. The Prize Draw will be conducted by computer generated selection and one winning entry will be selected.</li> </ol> <p>Claiming the Prize:</p> <ol style="list-style-type: none"> <li>1. To claim the Prize, the winner must confirm acceptance via their Capricorn Area Manager or by responding to Capricorn's email notification within 14 days of being notified; and</li> <li>2. If the winner does not confirm acceptance within that period, or Capricorn cannot contact the winner after reasonable attempts, the Prize will be treated as an Unclaimed Prize and a redraw may occur.</li> </ol>
<b>Entry Conditions</b>	<ol style="list-style-type: none"> <li>1. During the Promotion Period, and Eligible Member enters the Promotion by Opting out of paper statements and changing their Capricorn Trade Account statement settings to 'Online Only' by: <ol style="list-style-type: none"> <li>a. Log in to myCAP</li> <li>a. Select 'Online Statements' and then choose 'Switch to Online Statements'</li> <li>b. Switch to 'Online Only' and save your changes.</li> </ol> </li> <li>2. Entry is free and no purchase is required to enter. Eligible Members may incur ordinary internet/telecommunications costs when changing statement settings in their Member account.</li> <li>3. Only one Prize will be awarded under the Promotion. The winner will be drawn from the eligible entries, and the chance of winning depends on the number of eligible entries received;</li> <li>4. During the Promotional Period, an Eligible Member receives one (1) entry if its Representative completes the Opt-out steps set out at paragraph 1 above for that Eligible Member's Capricorn Trade Account. The time of entry is the time Capricorn's systems record the Opt-out change.</li> <li>5. Entry limits. Limit of one (1) entry per Capricorn Trade Account / Member number during the Promotional Period, regardless of the number of Representatives, locations or users.</li> <li>6. If the Eligible Member opts back in to paper statements during the Promotional Period, the entry is invalid.</li> </ol>
<b>Prize Distribution Method</b>	The Prize will be added to the winner's Capricorn Trade Account as Bonus Rewards Points, subject to the Capricorn Rewards Terms and Conditions.
<b>Prize Distribution Timeframe</b>	Within 60 days of the Member confirming acceptance of the Prize.