

Laufey Double Pass Prize Draw

Terms & conditions

1. Introduction

This is a prize draw to win one of 20 concert prize experiences to Laufey A Matter of Time Tour in Auckland, Spark Arena, on Wednesday, 12 August 2026 (“**Promotion**”). These terms and conditions (“**Terms**”) govern the Promotion. The promoter is BNZ, and Visa Worldwide Pte. Ltd is the prize provider. Participation is subject to acceptance by BNZ and Visa. If selected as a winner, you agree to be bound by these Terms. These Terms constitute a legally binding contract between you BNZ and Visa. The Terms are subject to change at any time.

The prize winners will be selected by a random draw. The prize includes: (i) either 2 x A Reserve tickets or 2 x B Reserve tickets to the Laufey a Matter of Time Tour in Auckland on 12 August 2026, (ii) access to Spark Arena Premium Lounge to enjoy complimentary food and drinks before the show and (iii) a Laufey A Matter of Time Tour merchandise pack.

The tickets are only valid for 12 August 2026, and winners must be able to attend the prize experience at Spark Arena, Auckland on that date. Accommodation and any travel expenses are at the winners’ expense.

Bonus Prize experience

The first three prize winners drawn will also get an exclusive on-stage photo experience before the concert begins.

2. How to enter

Entries are open to individual and joint BNZ customers who make 5 (five) Eligible Transactions on the same Eligible Card and are New Zealand residents aged 18 or older. Entries into the Promotion open at 00:01am NZST on 16 June 2026 and close at 11:59pm NZST on 20 July 2026 (“**Promotional Period**”).

An "Eligible Card(s)" is a BNZ Flexi Debit Visa, BNZ Advantage Visa Platinum, BNZ Advantage Visa Classic, or BNZ Lite Visa in the name of an individual or joint account owner only.

An "Eligible Transaction" is:

- a contactless, online (including Apple Pay and Google Wallet) or in-store (made by inserting your card in the machine) purchase valued at \$50 or more made during the Promotional Period on an Eligible Card, provided that all purchases (total minimum value of \$250) are made on the same Eligible Card.
- Excludes:
 - ATM cash withdrawals or cash advances, spend related to gambling, reversals and merchant refunds, purchase of foreign currency, travel cheques, topping up gift, prepaid or travel cards, purchases of cryptocurrency or shares and transactions of a value and volume that we deem have been made specifically to 'game' the entry criteria, and
 - all purchases made on a replacement of an Eligible Card that is issued during the Promotional Period (i.e. these purchases will **not** be added to Eligible Transactions made on the original Eligible Card to determine whether the threshold of 5 (five) Eligible Transactions has been met).

Eligible Transactions made by an additional cardholder of a BNZ Advantage Visa Platinum, BNZ Advantage Visa Classic or BNZ Lite Visa will be counted toward the primary account owner's entry.

You can enter only once per Eligible Card during the Promotional Period. You will qualify for multiple entries if you have multiple Eligible Cards and you make five Eligible Transactions on each Eligible Card during the Promotional Period, however, you can only win once.

Staff members of BNZ and Visa are ineligible to enter.

3. Selecting the winners

BNZ will randomly draw and contact the winners within five business days of the Promotional Period ending. In the case of joint account owners with an Eligible Card, we will contact the Eligible Card holder whose first name is first alphabetically.

The winners must claim their prize within three business days of being notified or will forfeit it. The winners also forfeit their prize if they were not eligible to enter, as BNZ or Visa may determine at any time. If the prize is forfeited, BNZ will redraw it within one week using the above process.

4. Conditions

The prize (including each element of the prize) is not transferable, exchangeable, or negotiable unless consent is provided by BNZ or Visa. The prize may be forfeited if the winner holds accounts that are in default or closed due to misconduct, or if they no longer hold an Eligible Card.

See clauses 1 to 4 of the Schedule for further terms applicable.

5. Compliance checks

BNZ or Visa may need to check the entrant's details and eligibility. This includes the entrant's name, address, age, and other information that may be necessary for awarding the prize. BNZ or Visa can disqualify entrants at any time for being fraudulent, dishonest or misleading, or otherwise acting outside these Terms.

6. Our liability

Visa, BNZ and respective employees and affiliates, are not liable for any losses (both direct and indirect) resulting from this Promotion or a prize itself.

See clauses 5 to 7 of the Schedule for further terms applicable.

7. Privacy

BNZ will hold your information and use it to conduct this Promotion. Your information will be held by BNZ, Level 4, 80 Queen St, Auckland 1010, Auckland. If you are a winner, BNZ may also share your information with Visa on the same terms in accordance with their privacy policy and may use it for future promotional and publicity purposes. BNZ

owns any entries in the Promotion. For more information about privacy at BNZ, including your right to access and correct it, please see the [BNZ Master Privacy Policy](#).

8. No Transfer of Assignment

Neither party shall transfer, assign or novate any of its rights or obligations under these Terms without the prior written consent of the other party, save that BNZ or Visa may by notice in writing to you transfer or assign any of its rights, or novate any of its rights and obligations, under these Terms to an affiliate. You are deemed as having agreed to any such assignment or novation with effect from the date of your receipt of such notice.

9. Governing Law and Jurisdiction

These Terms are governed by and construed in accordance with the laws of New Zealand.

Schedule

Additional terms for clause 4 (Conditions)

The following terms are included in paragraph 4 of the Terms. Where there's inconsistency between the Terms and the Schedule, the Schedule prevails.

1. Unless expenses are expressly stated in these Terms to be expenses which are part of any prize, all other expenses incurred by the winner and their guest in preparation for, or during the prize, are the responsibility of the winner and their guest, including but not limited to, travel or accommodation costs, costs associated with getting to and from the prize experience, meals, transfers, insurance, visas, vaccines and any applicable insurance excesses, spending money, incidentals, mini-bar, laundry, room service, telephone calls and all other ancillary costs.
2. Each element of the prize is subject to the standard terms and conditions of each of the respective service providers, including any applicable age restriction. BNZ, Visa and the service providers reserve the right to reject any winner (and/or

their companion/s) for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of a prize.

3. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond our reasonable control, including but not limited to technical difficulties, unauthorised intervention or fraud, we reserve the right, in our sole discretion, to the fullest extent permitted by law: (a) to disqualify you; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion, as appropriate.
4. If any prize (or part of it) is cancelled or postponed for any reason, the winner agrees to forfeit the specified element, and no cash alternative offer will be granted in lieu of the part of that prize. BNZ or Visa, in its discretion, may substitute the prize (or that part of the prize) with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.

Additional terms for clause 6 (Our liability)

The following terms are included in paragraph 6 of the Terms. Where there's inconsistency between the Terms and the Schedule, the Schedule prevails.

5. Nothing in these Terms limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Consumer Guarantees Act 1993, as well as any other implied warranties under similar consumer protection laws in New Zealand ("**Non-Excludable Guarantees**").
6. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, BNZ and Visa (including our respective officers, employees and agents) are 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 our control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or

misdirected (whether or not after their receipt by Visa) due to any reason beyond our reasonable control; (d) any tax liability incurred by you (including if you're a winner); or (e) use of a prize.

7. As a condition of accepting the prize, BNZ or Visa may ask you (and your companion/s) to enter into a form of waiver or release with respect to use of a prize or the Promotion.