

ELDERS FMD PROMOTION 2026

TERMS AND CONDITIONS

1. The promoter is Elders Rural Services Australia Limited (ABN 72 004 045 121) (**Elders**) of Level 10, 80 Grenfell Street, Adelaide, SA, 5000.
 2. Elders' FMD Promotion (**Promotion**) commences at 9:00am Australian Central Standard Time (ACST) on Monday, 13 April 2026 and closes at 7:00pm ACST on Tuesday, 30 June 2026 (**Promotion Period**).
 3. To be eligible to enter the Promotion, you must:
 - 3.1. be either:
 - 3.1.1. an individual residing in Australia over the age of 18 (including those in a trustee or executor capacity);
 - 3.1.2. a company incorporated in Australia that trades within Australia (including those in a trustee capacity);
 - 3.1.3. a domestic partnership;
 - 3.2. during the Promotion Period, open a Farm Management Deposit Account (FMD) with a minimum deposit of \$5,000 with a Participating Entity as defined in clause 5 below; and
 - 3.3. accept and comply with these Terms and Conditions,
(referred to as an "**Eligible Entrant**").
 4. There is no cost or fee to enter the Promotion. An Eligible Entrant may only enter the Promotion once.
 5. '**Participating Entity**' means Elders
 6. One (1) Eligible Entrant will win a prize¹ (**Prize**) consisting of:
 - 6.1. One \$10,000 travel voucher from Flight Centre Travel Group (FCTG)
 7. The Prize is not transferrable or redeemable for cash or store credit.
 8. Promotion draw process is as follows:
 - 8.1. Eligible Entrants are automatically entered into the Promotion;
 - 8.2. draw will be made via random selection using an electronic number generator from all Eligible Entries as recorded in Elders' records conducted by a representative of Elders at Level 10, 80 Grenfell Street, Adelaide SA 5000 at 12:30pm ACST on Tuesday, 21 July 2026;
 - 8.3. the winner will be notified by telephone and email within 7 days of the draw; and
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- 8.4. if after making reasonable attempts to contact or locate the winner, Elders is unable to do so by Monday, 24 August 2026 then that fact will be published in an appropriate forum and a redraw will be conducted at 12:30pm ACST on Tuesday, 25 August 2026 in the same manner at the same location and from the same pool of remaining eligible participants.
9. Details of the winner will be published on the following platforms:
- 9.1. Elders' website, www.eldersfinance.com.au on Wednesday, 22 July 2026 or, in the event of a redraw, on Wednesday, 26 August 2026;
- 9.2. Elders' Facebook page on Wednesday, 22 July 2026 or, in the event of a redraw, on Wednesday, 26 August 2026;
10. For the purpose of clause 9, '**Details**' means the initial of the first name, last name and post code of the winner save for any winner who has requested their/its name and postcode to not be published.
11. The winner must participate and cooperate (as required by Elders) in all publicity activities relating to the Promotion, including, without limitation, being interviewed, photographed, filmed and recorded. The winner authorises Elders and the Participating Entities to use this content for advertising and publicity purposes in any platform in perpetuity worldwide.
12. Elders reserves the right to:
- 12.1. confirm an entry into the Promotion is valid;
- 12.2. seek or request further materials in relation to entries and compliance with these Terms and Conditions;
- 12.3. disqualify an Eligible Entrant if that person:
- 12.3.1. tampers with or benefits from any tampering with the entry process or with the operation of the Promotion;
- 12.3.2. acts in a disruptive manner or with the intent or effect of annoying, abusing, threatening or harassing Elders, a Participating Entity or their respective officers, directors, employees, agents or contractors; or
- 12.3.3. contravenes these Terms and Conditions.
13. Elders' decisions in relation to the Promotion, including in relation to eligibility to participate in this Promotion and the drawing process, are final.
14. Elders, a Participating Entity or any of their officers, employees, agents and contractors are not responsible for:
- 14.1. lost, illegible, misdirected, incomplete or damaged entries; and
- 14.2. incorrect or inaccurate transcription of information (including contact information), human error, technical malfunctions, lost or delayed entries.
15. By participating in this Promotion, each Eligible Entrant acknowledges, consents and agrees that Elders and the other Participating Entities may:

- 15.1. collect and use personal information to conduct the Promotion including names and addresses;
 - 15.2. disclose personal information to its related bodies corporate, contractors and/or agents to assist it in conducting the Promotion; and
 - 15.3. disclose information to third parties to comply with trade promotion laws and regulations which may include publishing certain information detailed in these terms (see clause 9) if you are the winner or providing an Eligible Entrant's name to a regulatory body to comply with any record keeping or auditing requirements.
16. Elders' privacy policy explains in detail how it will collect, use and disclose personal information and how it will be protected. This can be accessed at <https://elders.com.au/privacy-policy/>. The collection, use or disclosure of information is covered by the trading account terms already entered with Elders for the supply of goods and/or services.
17. Subject to any law or regulation to the contrary, in circumstances beyond Elders' reasonable control where the Prize becomes unavailable, then Elders reserves the right to substitute that prize for a similar alternative of the same value or greater value if (after making reasonable attempts) it fails to reach mutual agreement with the winner in relation to a substitute. Entrants acknowledge the potential for the Prize to become unavailable due to circumstances beyond Elders control and knowing this enter and participate in the Promotion.
18. If for any reason this Promotion is not capable of running as planned, then Elders reserves the right in its sole discretion to cancel, terminate, modify or suspend the Promotion subject to any required approvals or consents from authorities or regulatory bodies.
19. Eligible Entrants are responsible for any taxes, duties, charges or expenses that may be due and payable as a consequence of their/its:
- 19.1. participating in the Promotion;
 - 19.2. accepting, receiving, owning, insuring and using the Prize.
20. Any Prize supplied by a third-party supplier is subject to the terms and conditions of that third-party supplier. Each Eligible Entrant warrants that they/it will comply (and ensure that any third party who uses the Prize will comply) with those terms and conditions.
21. Employees of Elders and any Participating Entity and their immediate families, associated companies and agencies, and suppliers involved in the Promotion, are ineligible to enter the Promotion.
22. If any Eligible Entrants contact details change between the date which they enter/it enters the Promotion and the date the winning entries are drawn, the entrant must notify Elders of their/its correct contact details in writing immediately.
23. Any dispute arising out of or in relation to the Promotion shall be governed by the laws of South Australia and the parties submit to the exclusive jurisdiction of South Australia.
24. Elders' failure to enforce any of its rights under these Terms and Conditions does not

constitute a waiver of those rights.

25. A reference in these Terms and Conditions to 'dollars' or '\$' is a reference to the lawful currency of Australia.

26. Elders holds the following for the Promotion.

26.1. South Australia Licence No: T26/566;

26.2. Australian Capital Territory Permit No: TP 26/00743.