

WorldFirst's eBay Switch Campaign

Terms & Conditions

WorldFirst is offering clients the opportunity to participate in its eBay Switch Campaign where you can be rewarded a \$300 Woolworths Gift card for registering a new account and completing your first eligible foreign exchange (FX) transaction with WorldFirst. The below terms and conditions apply to the Campaign. By participating in the Campaign, you confirm that you agree to comply with these terms and conditions.

1. Introduction

1.1 The WorldFirst eBay Switch Campaign (the "Campaign") is available to any person(s) who meet the Eligibility Criteria as set out in Clause 4 below and complete all the steps set out in Clause 3 below.

1.2 The promoter of the Campaign is World First Pty Ltd (Australian Business Number 42132368971) whose office is situated at Level 17, 55 Clarence St, Sydney, NSW 2000, Australia ("WorldFirst").

2. Definitions and Interpretation

2.1 In these terms and conditions, the following words and expressions shall have the following meanings:

2.1.1 "Campaign" has the meaning as outlined in clause 1.1.

2.1.2 "Campaign Period" is the period between 12 September 2022 and 30 November 2022, both dates inclusive.

2.1.3 "Close Out" means, in relation to an FX Contract, to close out, unwind, cancel or otherwise terminate.

2.1.4 "Deal" refers to any Foreign Exchange trade/transaction completed under the client's WorldFirst account

2.1.5 "Gift Card" means a Woolworths WISH eGift voucher, valued at \$300, to be allocated by WorldFirst at its sole discretion and subject to availability.

2.1.6 "Participants" means existing clients of WorldFirst.

2.1.7 "Reward" refers to the Woolworths gift card.

2.2 A reference to a gender, applies to all genders.

2.3 Words importing the singular shall include the plural and vice versa.

2.4 Words denoting persons shall include bodies corporate and unincorporated associations of persons and vice versa.

3. How it works

3.1 All clients who have not registered or traded with WorldFirst and hold an eBay seller account are eligible to enter the campaign. This campaign is only available for Australian clients and not available for New Zealand clients. You must register as a new WorldFirst client between 12 September to 14 October 2022.

3.2 Once the client has made trades to the value of AUD \$10,000 or more (or equivalent

foreign currency value) within the campaign period, they will receive an acknowledgement email within 3 business days of the following month. They will then need to complete the acknowledgement form to receive a \$300 Woolworths eGift card. In order to verify that the client is an eBay seller, the acknowledgment form may request the client's eBay seller credentials.

3.3 Once step 3.2 has been fulfilled within the Campaign Period, the Participant will receive a \$300 Woolworths Gift card within 5 business days from when the acknowledgement form is submitted.

3.4 A Participant will only be entitled to a single Reward and this offer is not available in conjunction with any other offer.

4. Eligibility Criteria

4.1 For the avoidance of doubt, the Participant will not be eligible for a Reward if:

4.1.1 The Participant is an employee or immediate family member (including spouse, children, parents, siblings and/or grandparent) of an employee of any WorldFirst group company; or

4.2.4 The Participant is an existing partner or an employee or immediate family member (including spouse, children, parents, siblings and/or grandparent) of an existing partner of WorldFirst; or

4.2.5 Any of the steps mentioned in Clause 3 above and/or any of the eligibility criteria set out in this Clause 4 is not met.

4.3 This campaign is open to participants in Australia only.

5. Warranties

5.1 Each of the Participants warrants that:

5.1.1 It is legally able to participate in the Campaign according to the laws and regulations applicable to it; and

5.1.2 To the best of its knowledge, all information disclosed to WorldFirst is both true and correct; and

5.1.3 Participants consent to the use and sharing of their personal data by WorldFirst in accordance with WorldFirst's Privacy Policy (refer to Clause 11) and applicable laws for the purpose of this Campaign; and

5.1.4 It will not use the Campaign in any way that WorldFirst (in its sole and absolute discretion) considers to be unreasonable, unethical, excessive, or in bad faith; or in any way that breaches any applicable local, national, or international law or regulation, or that is in any way unlawful, fraudulent, or wrongful, or has any unlawful, fraudulent, or wrongful purpose or effect.

6. Termination

6.1 WorldFirst reserves the right, at its sole discretion, to terminate or suspend the Campaign at any time and without prior notice to Participants and WorldFirst gives no warranty as to the continued availability of the Campaign.

7. Variation

7.1 WorldFirst reserves the right, in its sole discretion, to change, amend, or otherwise modify these terms and conditions and the terms of the Campaign from time to time and without notice. WorldFirst will inform Participants of material changes to these terms and conditions and the campaign by posting a notice on its website or forwarding an email to their last known email address.

8. Third Party Rights

8.1 These terms and conditions are made for the benefit of Participants of the Campaign, and are not intended to benefit any third party or be enforceable by any third party.

9. Severability

9.1 Any clauses in these terms and conditions determined by any court or other competent authority to be unlawful and/or unenforceable will be treated as severed from these terms and conditions and will not invalidate other clauses of these terms and conditions which will continue in full effect.

10. Miscellaneous

10.1 All WorldFirst account opening and foreign exchange transactions are subject to standard compliance requirements.

10.2 In the event the foreign exchange transaction entered into by the Participant in order to fulfill the eligibility criteria is cancelled or otherwise Closed Out, the Participant will no longer be entitled to receive a Reward and if Reward has already been paid to the Participant, the Participant shall return the funds to WorldFirst forthwith upon receiving request from WorldFirst.

10.3 The Reward is not, and shall not be used as, an improper payment, gift or inducement of any kind for any illegal or unlawful purpose. The Reward is intended to reward for participation in the Campaign and not a personal benefit for any individual employees, officers, directors, independent contractors or other staff members of the Participant. The Participant acknowledges that it is not prohibited to participate in this Campaign and receive the Reward under any applicable laws and/or its own constitutional documents or internal policies.

10.5 By taking part of the Campaign, each of the Participants agree to participate in such promotional activity and material as WorldFirst may require.

10.6 WorldFirst is not liable for any direct or indirect costs, expenses, damages, liability or injury arising out of or in connection with the Campaign.

10.7 WorldFirst will not be liable to any party in the event WorldFirst is unable to perform its obligations under these terms and conditions because of factors beyond its control.

10.8 WorldFirst reserves the right, at its sole discretion, to refuse a claim for a Reward if it has reasonable grounds to believe that any of the relevant Participants has:

10.8.1 Breached these terms and conditions; and/or

10.8.2 Misused WorldFirst's intellectual property rights including trademarks and/or materials; and/or

10.8.3 Made any misrepresentations (negligently or fraudulently); and/or

10.8.4 Abused the Campaign; and/or

10.8.5 Engaged in any illegal or criminal activity including fraud in connection with the

Campaign or any application for WorldFirst services.

10.9 These terms and conditions are to be read in conjunction with any additional conditions associated with the Campaign.

10.10 All clients transacting with WorldFirst are subject to WorldFirst's on-boarding procedures which includes agreeing to applicable WorldFirst's account terms and conditions, Privacy Policy (refer to clause 11) and other applicable general terms of business.

10.11 These terms and conditions shall be governed by the Law of New South Wales, Australia and the New South Wales Courts shall have nonexclusive jurisdiction with respect to any disputes arising out of these terms and conditions or the Campaign.

10.12 For Terms and Conditions applicable the Wish (Woolworths Group) eGift Cards please refer to the Gift Card or visit:

<https://giftcards.woolworths.com.au/about/terms-and-conditions>

11. Privacy Policy: WorldFirst recognises the importance of protecting and respecting your personal data. For full details about how WorldFirst deals with your personal information, a copy of our Privacy policy can be obtained at www.worldfirst.com/au/disclaimer-policies/privacy