

Heritage Bank Photographic Awards 2020
Terms and Conditions

1. Information on how to enter the Awards, including the Entry Form, forms part of these Terms and Conditions. Participation in these Awards is deemed acceptance of these Terms and Conditions.
2. The company conducting and organising these Awards is Heritage Bank Limited ABN 32 087 652 024, AFSL and Australian Credit Licence 240984 400 Ruthven Street, Toowoomba, Queensland, 4350, ph 13 14 22. ("Heritage", "Awards Organisers").
3. To be eligible, an entrant must:
 - a) enter one of two categories: Open or Themed (Resilience);
 - b) be the sole owner of copyright on all images entered and must have obtained all (if any) permissions needed to take and publish the picture;
 - c) be an Australian resident; and
 - d) submit an entry on-line at www.heritage.com.au/photocomp between 9AM, 1 May 2020 and 5PM, 26 June 2020.
4. Each entrant may submit up to a maximum of four images.
5. To be eligible, images must:
 - a) have been taken within the last 12 months;
 - b) not have been previously submitted to these Awards;
 - c) be submitted digitally and formatted to JPG format, in RGB colour mode, size no more 2 Mb with a minimum of 3000 x 2000 pixels (or 2000x3000 pixels); and
 - d) be the original work of the entrant and have all (if any) permission/s to be published.
6. Images selected for the Heritage Bank Photographic Awards exhibition will be printed and framed by the Awards Organisers. If a higher resolution file is required, the Awards Organisers will contact the entrant directly.
7. Winning entries will be selected for each of the below award categories and winners will receive the recognition and/ or prizes listed under that award category:
 - **Overall Winners** – one (1) image from the Open category & one (1) image from the Themed category will be purchased by Heritage Bank and receive:
 - a \$1500 purchase price, paid by way of a Heritage Bank pre-paid Visa gift card;
 - their work displayed at USQ Arts Gallery; and
 - a Camera House voucher to the value of \$150.
 - **Runners-up** – one (1) image from the Open category & one (1) image from the Themed category will be awarded:
 - a \$750 Heritage Bank pre-paid Visa gift card;
 - their work displayed at USQ Arts Gallery; and
 - a Camera House voucher to the value of \$100.
 - **Highly Commended** – one (1) image from the Open category & one (1) image from the Themed category will be awarded:
 - a \$350 Heritage Bank pre-paid Visa gift card;

- their work displayed at USQ Arts Gallery; and
 - a Camera House voucher to the value of \$75.
 - **Encouragement** – one (1) image from the Open category & one (1) image from the Themed category will be awarded:
 - a \$150 Heritage Bank pre-paid Visa gift card;
 - their work displayed at USQ Arts Gallery; and
 - a Camera House voucher to the value of \$50.
 - **CEO's Choice** – From all entries received one (1) image will be selected by the Chief Executive Officer of Heritage Bank. The image will be purchased by Heritage Bank and receive:
 - a \$500 purchase price, paid by way of a Heritage Bank pre-paid Visa gift card;
 - their work displayed at USQ Arts Gallery; and
 - a Camera House voucher to the value of \$100.
 - **Alwyn Kucks Memorial Award** – one (1) image will be selected from all entries received from entrants residing within a 50km radius of Toowoomba and receive:
 - a \$500 Heritage Bank pre-paid Visa gift card;
 - their work displayed at USQ Arts Gallery; and
 - a Camera House voucher to the value of \$100.
 - **Young Photographer Award** (Group 1: 14-17 years; Group 2: 10-13 years; Group 3: 9 years or younger) – one (1) image will be selected from each Group and receive:
 - a Camera House voucher to the value of \$100;
 - their work displayed at USQ Arts Gallery and
 - a certificate of merit.
 - **Top 50** will receive:
 - their work displayed at USQ Arts Gallery;
 - displayed on the Heritage website slideshow; and
 - a certificate of merit.
8. The total prize pool is \$7,750. Prizes are not redeemable for cash. Gift card terms and conditions are available at heritagebankgiftcard.com.au.
 9. Judging will be finalised by 12PM Friday 15 July 2020. Judges who are non-Heritage employees, appointed by the Awards Organisers, will choose the winning entries. The Awards Organisers' decision on all Awards and related matters will be final and no correspondence regarding Awards judging or organisation will be entered into.
 10. The winners and Top 50 will be notified via email, using the email address associated with their entries, on Friday, 17 July 2020. The winners and Top 50 will also be publicly announced at the USQ Arts Gallery Exhibition Official Opening Night in early September 2020 ("Opening Night"). The winners and Top 50 will be announced online and via social media the next business day following the Opening Night. Prizes that are not collected at the Opening Night will be mailed by registered post to all winners within seven (7) business days of the Opening Night.
 11. The prize may constitute assessable income and, as such, entrants should seek independent advice to determine their taxation obligations.
 12. Except liability that cannot be excluded by law, Heritage accepts no liability for any event, circumstance, loss or expense arising from the taking or use of a prize by the prize winner and/or any other person.
 13. Entrants retain the copyright to their image/s at all times, except as provided for in clauses 14-17.
 14. Heritage reserves the right to exhibit at any place or reproduce by newspaper, book, television or internet without fee, any prize winning or Top 50 photograph(s) selected in the Awards for purpose of promoting the Heritage Bank Photographic Awards. Heritage will endeavour to credit the photographer wherever appropriate and possible, however Heritage will not be liable for any reason if credit is not given.
 15. Heritage reserves the right to reproduce any image for promotional, display, archival and catalogue purposes if that image has received a purchase price as part of its prize.

16. If an image is selected as a winner or Top 50 photograph, entrants agree to their work being displayed on the Heritage website via an embedded Flickr, or like platform, slideshow. As part of this, the image/s will be uploaded onto the Flickr website and will be viewable under strict privacy & permission settings. Flickr users will be restricted from downloading, sharing, commenting or searching for the image(s) and all EXIF data will be hidden. Flickr users will be able to 'favourite' the image/s.
17. All entry details, excluding the images, become the sole property of Heritage. Heritage collects your personal information so that it may process your entry, administer this promotion and contact you regarding information on products or services that may be of interest to you, including Heritage Bank Photographic Awards updates. Heritage will use and handle your personal information as set out in its Privacy Policy, which can be viewed at heritage.com.au/privacy-policy or obtained from a branch. The Privacy Policy set outs how you may access, update or correct your personal information, change your direct marketing preferences or make a privacy complaint. You may contact Heritage via the Privacy Officer, Heritage Bank Limited, PO Box 190, Toowoomba, Queensland, 4350, by calling 13 14 22 or by visiting any branch.