



HERITAGE BANK  
PHOTOGRAPHIC AWARDS

CREATIVITY +  
RESILIENCE  
CAPTURED IN TIME

### 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. The Awards are a competition based on skill and involve no element of chance. All times outlined in these terms and conditions are Toowoomba times.
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" or "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 pictures;
  - c) be an Australian resident; and
  - d) submit an entry on-line at [www.heritage.com.au/photocomp](http://www.heritage.com.au/photocomp) between 9AM, 8 May 2020 and 5PM, 26 June 2020.
4. The judges appointed by the Award Organiser to judge the Awards are not eligible to enter nor are the directors, employees of Heritage or the immediate family of employees of Heritage eligible to enter.
5. Each entrant may submit up to a maximum of four images.
6. 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);
  - d) must not contain any watermarks or other branding; and
  - e) be the original work of the entrant and have all (if any) permission/s to be published.
7. 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 and the entrant agrees to make all reasonable efforts to supply the required file.
8. 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 \$15,000 purchase price;
    - their work displayed at USQ Arts Gallery; and
    - a Owen Camera House voucher to the value of \$150.

- **Runners-up Award** – one (1) image from the Open category & one (1) image from the Themed category will be awarded:
  - a \$2,000 prize;
  - their work displayed at USQ Arts Gallery; and
  - a Owen Camera House voucher to the value of \$100.
- **Highly Commended Award** – one (1) image from the Open category & one (1) image from the Themed category will be awarded:
  - a \$1,000 prize;
  - their work displayed at USQ Arts Gallery; and
  - a Owen Camera House voucher to the value of \$75.
- **CEO's Choice Award** – 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 \$5,000 purchase price;
  - their work displayed at USQ Arts Gallery; and
  - a Owen Camera House voucher to the value of \$100.
- **Mobile Phone Award** – one (1) image from either the Open or Theme categories selected that has been taken on a mobile device will be purchased by Heritage Bank and receive :
  - a \$5,000 purchase price;
  - their work displayed at USQ Arts Gallery; and
  - a Owen Camera House voucher to the value of \$100.

This award will be awarded to a photograph taken on a mobile device, such as a phone or tablet, where the entrant has advised the Award Organisers that it is such a photo by selecting 'Yes' on the entry form asking if the photo was taken on a mobile device for that image.
- **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 \$2,000 prize;
  - their work displayed at USQ Arts Gallery; and
  - a Owen 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 (based on the age of the photographer at the time of entry as nominated in any entry form) and receive:
  - A \$500 Heritage Bank Visa Pre-Paid gift card;
  - a Owen 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.

9. The total prize pool is \$50,750. All amounts are in Australian dollars. Where an award prize involves a cash element, Heritage may at its discretion choose to provide that prize by the provision of a Heritage Bank Pre-Paid gift card, cheque, cash or where an entrant is an existing Heritage Bank member by depositing the funds into an existing account. Other than as expressly stated in these conditions, a prize is non-transferable, non-refundable, non-exchangeable, non-replaceable, and non-redeemable for another prize including cash, except at the Awards Organisers' discretion. Gift card terms and conditions are available at [heritagebankgiftcard.com.au](http://heritagebankgiftcard.com.au).

10. Judging will be finalised by 12PM Wednesday 29 July 2020. Judges who are non-Heritage employees, appointed by the Awards Organisers, will choose the winning entries. The Judges shall be a panel of professional photographers or highly accredited photographers or such other individuals (as determined by the Award Organisers, in their sole discretion), as to have an appropriate level of skill and knowledge in the art of photography. For all Awards, other than the CEO's Choice Award, the Award shall be determined by the Judges by reference to the following criteria:

- a) Aesthetics
- b) Creativity
- c) Technical Skill

- d) Uniqueness
- e) In relation to the Themed category, how well the photograph captures the theme of Resilience.

Each entry shall be considered separately. In regards to the CEO's Choice Award, it shall be selected from the entry in the Top 50 (as determined by the Judges) that the CEO of Heritage considers, in their personal opinion, to have the most artistic appeal that has not received one of the other prizes. Where an image has won any of the Overall Winner, Runner's Up or Highly Commended awards, it will form part of the Top 50.

11. The following restrictions on the Prizes shall apply:
  - a. Where an image has won the Overall Winner Category, it shall not be eligible to win either the Runner's Up or Highly Commended Awards; and
  - b. Where an image has won the Runner's Up Award, it shall not be eligible to win a Highly Commended Award.
12. The Awards Organisers, CEO's and Judges decision on all Awards and related matters will be final and no correspondence regarding Awards judging or organisation will be entered into.
13. The winners and Top 50 will be notified via email, using the email address associated with their entries, on Friday, 31 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. The date of the Opening Night may be subject to change dependent on external factors such as the current COVID-19 pandemic.
14. The prize may constitute assessable income and, as such, entrants should seek independent advice to determine their taxation obligations.
15. 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. Where Heritage mails a prize, any liability or obligation that Heritage may have to provide the prize shall be immediately satisfied upon Heritage mailing the prize. Any risks associated with mailing will be borne by the entrants.
16. Entrants retain the copyright to their image/s at all times, except as provided for in clauses [17-19].
17. By entering into the competition, each entrant provides Heritage with a non-exclusive, perpetual and irrevocable license to exhibit at any place a physical or digital version or reproduce by newspaper, book, television or internet without fee, any prize winning and/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.
18. Each entrant who wins Award that contains a purchase price as part of the prize also expressly provides Heritage with a non-exclusive, perpetual and irrevocable license to reproduce in any format any image for promotional, display, archival and catalogue purposes related to the Awards or to the Award Organisers. This may include but is not limited to, for example, Heritage displaying those images on its website or preparing prints to distribute as promotional gifts copies of the images.
19. In addition to any licenses or rights provided for under clauses [17 and 18], 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.

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, to 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](https://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.

20. These terms and conditions are governed by the laws of Queensland.