

BizCover Tools of the Trade Grant Competition - Terms and Conditions

Schedule

Promotion	BizCover Tools of the Trade Grant Competition
Promotion Mechanic	Game of Skill
Promoter	BizCover™ Pty Ltd, of Level 2, 338 Pitt Street, Sydney NSW 2000 ("BizCover")
Promotional Period	The Competition commences at 12.01am AEDT 01 April 2026 and concludes after a period of 52 weeks at 11.59pm AEDT 31 March 2027 ("Competition Period").
Eligible Entrants	Entry into the competition: - Australian residents over the age of 18 years.
Entry Method	Entrants make submissions on the page https://www.bizcover.com.au/trade-grant/
Maximum Entries	One
Winner Determination	All entries will be reviewed by a panel of judges who will decide the winner based on the selection process.
Number or Winners	One (1) Winner per month. 12 Winners over 12 months.
Winner Notification	The winner will be notified by 5pm on the 1 st Friday of each month via email and / or phone and will be asked to provide their name and best email address to receive their prize.
Prize (s)	\$1000 GiftPay Gift Card per winner
Total Prize Value	\$12,000 split in 12 monthly winners (\$1,000 each)
Prize Supplier	BizCover
Unclaimed Prize Date	After 5 business days of being notified of their win
Unclaimed Prize Notification	After 5 business days of being notified of their win
Permit Numbers / Licenses	N/A

1. The Promotion commences at 12.01am AEDT on Wednesday, 01 April 2026 and closes at 12.59pm AEDT on Wednesday 31 March 2027 (**the Promotional Period**).
2. The Promoter is BizCover Pty Ltd (**the Promoter**), located at Level 2, 338 Pitt Street, Sydney NSW 2000.
3. Entry into this Promotion will be deemed acceptance of these Terms and Conditions.

Eligibility

4. Entry is open to:
 - 4.1. Any Australian resident over the age of 18 years old. (the **Entrant**).
5. Employees (including their immediate family) of the Promoter, related companies of the Promoter or agencies associated with this Promotion are ineligible to be Entrants.
6. 6. The Promoter is not responsible for any delay in, or failure in the completion of any Entry.

The Prize

7. There will be 12 winners during the Promotional Period. One winner selected every month.
8. The prize will consist of 12 \$1,000 AUD GiftPay Gift Card.
9. The Prize will only be distributed in Australia, is not transferable and cannot be exchanged for cash. The Promoter is not liable for any additional costs associated with the taking of a Prize and any expenses incurred beyond the Prize will be the responsibility of the Winner.
10. Entry is open to any student currently undertaking a trades course at TAFE or a Registered Training Organisation in Australia.
11. The winner will be determined by a panel of judges (**Selection Process**) who will review submissions based on the quality of responses for several factors listed below. The applicant:
 - 11.1. demonstrates clear need for tools or equipment
 - 11.2. expresses a commitment to completing their training
 - 11.3. expresses clarity on how the grant will support their career and its impact
12. This is a game of skill. The winner will be selected on the first Friday of each month at the Promoter's offices in Sydney Level 2, 338 Pitt Street, Sydney NSW 2000.
13. The winner of this game of skill will be the entrant who has submitted the form on <https://www.bizcover.com.au/trade-grant/>.
14. The Winner will be notified by email and / or phone in which the valid entry was received. The Winner will be notified within 5 days of the announcement date.
15. The Winner will be asked to send their name and best email address to the Promoter to collect their prize. The Winner will have 5 working days to collect the Prize.
16. Should the Winner not respond with the required information within 5 working days, the Prize will be forfeited and the Promoter retains the right to select another Winner.

General

17. The Promoter will collect, hold, use and disclose Entrants' personal information in accordance with its Privacy Policy available at <https://www.bizcover.com.au/privacy/>. By submitting an entry into the Promotion, entrants agree and consent to the Promoter:
 - 17.1. using and disclosing the Entrant's personal information for the purposes of conducting the Promotion, redeeming the Prize and any other matter connected to or incidental to the Promotion;
 - 17.2. using the Entrant's personal information for the purposes of carrying out marketing, planning, product development and promotional campaigns, in any media including email and SMS, unless an Entrant otherwise withdraws their consent to the use of their information in this manner;
 - 17.3. using an Entrant's Entry for marketing and promotional purposes.
18. By submitting an Entry, Entrants grant the Promoter a perpetual, royalty-free, non-exclusive, irrevocable, unrestricted, worldwide licence to use, copy sublicense, reproduce, distribute, redistribute, modify, adapt, publish, edit, translate, transit, create derivative works of, publish and/or broadcast or display any material or other information submitted by an Entrant as part of this Promotion.
19. Incomplete, indecipherable, or illegible Entries will be deemed invalid and will be removed.
20. The Promoter's decision is final and binding and no correspondence will be entered into.
21. The Promoter reserves the right, at any time, to verify the validity of Entries and Entrants and to disqualify any Entrant who submits an Entry that is not in accordance with these Terms and Conditions or who tampers with the Entry process including the use of any form of automated entry device or software.
22. If for any reason the Promotion is not capable of running as planned, including but not limited to fraud or causes beyond the control of the Promoter or anything which corrupts or affects the administration, security, fairness, integrity or proper conduct of the Promotion, the Promoter reserves the right in their sole discretion to cancel, terminate, modify or suspend the Promotion.
23. Any Entrant participating in any activity for the purposes of the Promotion or in respect of the Prize agrees to fully release and indemnify to the maximum extent permissible by law, the Promoter and their respective contractors, employees, directors and officers in respect of any claim for accident, injury, property damage, financial loss or loss of life in connection with the Entrant's participation in the Promotion or the Prize. The indemnity granted by each Entrant and the Winner to the Promoter and their respective contractors, employees, directors and officers includes in respect of any cost,

loss, expense, damage or liability whether direct or indirect or consequential, (present or future), and any fine or penalty incurred by the Entrant or Winner.

24. To the extent permitted by law, the Promoter is not liable for any loss suffered or sustained to personal property and including, but not limited to consequential (including economic) loss by reason of any act or omission, deliberate or negligent, by the Promoter, or its servants or agents, in connection with the arrangement for supply, or the supply, of any goods or services by any person to the Winner and, where applicable, to any persons accompanying the Winner.