



Terms & Conditions

By submitting this application, I understand that I will be requested to participate in publicity events associated with the Westpac Women and Girls Education Grant and have also understood and agree to the Terms and Conditions. This acceptance also applies to any parent or guardian representing any minors participating in this competition or grant.

Terms and Conditions of entry into the Westpac Women and Girls Education Grant Competition.

1. Information on how to enter and funding details form part of these terms and conditions. However, to the extent that there is any inconsistency between these terms and conditions and any other published material, these terms and conditions will prevail. By participating in this competition, each entrant fully and unconditionally agrees and acknowledges that these terms and conditions are binding. This competition is skill-based and chance plays no part in determining the winner.
2. The Sponsor is: Westpac Banking Corporation, registered in New South Wales with its branch operations in Fiji (“Westpac” or “the Sponsor”).
3. Entry is free and open to all female residents of Fiji who are currently enrolled in either a Primary, Secondary or Tertiary educational institution or adult females who are working that intend to enrol in a recognised adult education program, and submit an entry in accordance with clause 4 by the deadline as per clause 5 (Entrant”). Employees and contractors of Westpac and their immediate families are not eligible to enter and applications will only be accepted from a girl or woman to benefit from the Grant. Applications written by someone other than the applicant will be deemed invalid. This eligibility restriction is a special measure intended to promote substantive equality and advance educational opportunities for women and girls.
4. To enter this competition, an eligible entrant must:
 - a. Complete an entry form with your name, address and contact details.
 - b. Provide a response to the question for the applicable category:
 - i. Primary School – Draw a colourful poster that shows how everyone can work together to support girls and women in our community.
 - ii. Secondary School – Write an essay (500 words max), submit a A4 poster or submit a video on “What does ‘March Forward’ mean to you? Describe one way that young people in Fiji can help promote gender equality in their community.”
 - iii. Tertiary/Adult Learners – Write an essay (1,500 words max on the topic: “The Role of Education in Marching Forward: Analyse how improving access to quality education for girls and women in Fiji can drive social and economic progress. What initiatives could be implemented?”.
 - c. Submit your entry via the Westpac Fiji website, post to Women & Girls Education Grant, Westpac Fiji, P.O. Box 238, Suva, or hand deliver to your local Westpac branch. No

responsibility will be accepted by the Sponsor for lost, late, incomplete, illegible, or misdirected Entries.

Entrants applying for the Secondary Category can also have the option of submitting a video that clearly depicts the theme of their selected category. The video should be no longer than 3 minutes with a total file size of below 20MB when it is being uploaded. All submissions must be done via the online application process using QR code by visiting the website. USBs, emails, CDs or other forms of electronic means will not be accepted under this video option.

5. The deadline for entries closes on 1 June 2026 and is not subject to negotiation. Entries received after this time period will not be eligible. Entrants will not receive individual acknowledgement that their application has been received.
6. Plagiarism is defined as taking someone else's work or ideas and passing it off as one's own. Any and all forms of Plagiarism will not be tolerated in this competition. All applicants must not plagiarise content in their essays, poster drawings or video submissions. Participants can refer to the ideas of others to illustrate one's point but will need to do so using proper acknowledgement and citations.
7. All essay and poster/artwork submissions will be checked for intellectual authenticity and against Artificial Intelligence (AI) generated content such as ChatGPT and other similar AI programs. The use of AI tools to generate an entry in whole or in substantial part is prohibited. Limited use of such tools for research or language assistance only is permitted, provided the substantive content remains the applicant's own work. Any assessment tools used to identify AI-generated content are indicative only, and Westpac may, acting reasonably and in its sole discretion, determine whether an entry breaches this clause. Westpac's decision is final and no correspondence will be entered into
8. Multiple entries are not permitted and any extra entries received from the same applicant will be rendered ineligible. Previous grant winners will also not be eligible to enter in 2026. All entries need be submitted as one file (essay, video or hard copy submission). Online applications must be typed out using Word formatting only. Entries that require accessing or downloading from other websites will not be accepted. Do not include academic records or certificates as part of your entry and please avoid blank pages when scanning your entry.
9. A total of 30 Grants will be up for the taking this year:
 - a. 10 Primary School Grant Winners: The winnings will also include reimbursement of any education-related expenses (as described in clause 17) to the value of FJ\$500 per winner;
 - b. Secondary School Grant Winners: The winnings will also include reimbursement of any education- related expenses (as described in clause 17) to the value of FJ\$1,000 per winner;
 - c. Tertiary/Adult Learner Grant Winners: The winnings will also include reimbursement of any education- related expenses (as described in clause 17) to the value of FJ\$2,500 per winner.

The total retail value of all 30 grants offered this year is FJD \$40,000 at the time of publication. The sponsor takes no responsibility for any variation in the Prize value. Prizes are not transferable, exchangeable or redeemable for cash. The category you apply for is the amount you will receive should your application be successful. The winning entries will be those determined to be the most original and imaginative, as judged by a panel of judges appointed by the Sponsor. The Eligible applicant(s) that submitted the winning entries will be declared the winner ("Winner(s)"). Judging of all entries will be conducted between 2 June 2026 and 30 September 2026 and the Judges' decision will be final – no correspondence will be entertained. The Judges, at their discretion, may allocate fewer prizes than the

total prize pool (including but not limited to circumstances where insufficient entries are received or entries are judged to be of a poor standard).

The grant will be awarded to the winners from the date of announcement up to November 2026 ("Duration of Education Grant"). The amount awarded will be deposited into a Westpac bank account in the winner's name.

10. Winners will be notified using the contact information provided on their application form. In the event the winner cannot be contacted and if the grant remains unclaimed for a period of 90 days, the grant will be forfeited. To claim the grant, the winner must respond to the notification in the manner that will be set out in the notification letter/email/ phone call. Applicants are responsible for keeping the Sponsor informed of any changes to their contact information during and immediately following the Competition Deadline.
11. The winners may be liable to declare the grant for taxation purposes and will be liable for any tax payable in respect of the grant money. Applicants should seek independent financial advice in relation to any tax payable on the grant and the potential impact on their personal financial situation prior to entering the competition.
12. Except for guarantees, warranties and conditions implied by law which cannot be excluded, neither the Sponsor nor any other member of the Westpac Group makes any guarantees, representations or warranties, express or implied, regarding the quality or suitability of any funding awarded under this Competition.
13. Nothing in these terms and conditions is intended to exclude, restrict or modify any right or remedy, or any guarantee, warranty or other term or condition, implied or imposed by any legislation which cannot lawfully be excluded or limited. If any guarantee, warranty, term or conditions implied or imposed under any applicable legislation in relation to any funding awarded under these terms and conditions cannot be excluded (a "Non-Excludable Provision") and the Sponsor is able to limit the remedy for a breach of the Non-Excludable Provision, then the liability of the Sponsor and all members of Westpac for breach of the Non-Excludable Provision is limited to one or more of the following at the Sponsor's option: a. b. c. d. the replacement of the grant or the supply of an equivalent grant; the supplying of the grant again; the payment of the cost of replacing the grant or of acquiring an equivalent Prize; the payment of the cost of having the grant supplied again.
14. To the maximum extent permitted by law, the Sponsor and all other members of Westpac expressly disclaim liability for any loss or damage whatsoever (including but not limited to indirect or consequential loss) or for any loss or damage which is suffered or sustained in connection with any applicant's participation in this competition or the acceptance of any grant. The winner or applicant fully indemnifies the Sponsor, its employees, officers and all members of Westpac against any liability, injury, loss, or damage which may be suffered, incurred or sustained by the Sponsor or any member of Westpac arising out of, relating to, or in any way connected with, any act or omission (including negligence) by the applicant, Winner, or its use of the Prize, or its breach of these terms and conditions.
15. The Sponsor collects personal information from all applicants in order to conduct the competition. If the information requested is not provided, the applicant may not participate in the competition or claim a grant and their entry may be discarded. It is a condition of entry into the competition that the winner consents to the publication of their name and city of origin in any advertisements or articles relating to the competition or the grant and participates in any media releases which may include photographs of the winner by the Sponsor. By entering this competition, applicants consent to the use of their names and likenesses in this manner. Personally identifying information collected from applicants in this competition will be handled in accordance with Westpac's Privacy Policy (see [Privacy Statement](#)), as amended from time to time. Personal information will be collected and used for the purposes of administering the

competition, assessing entries, awarding the grants, complying with legal obligations, and conducting publicity and promotional activities associated with the competition. Failure to provide the requested information may result in an application being deemed invalid.

16. The winners may claim incurred educational expenses, which includes expenses incurred for the purpose of education. This includes the following: school/course fees, textbooks, stationery, private tuition, uniforms (“Educational Expenses”).
17. By participating in this competition, each applicant gives the sponsor a perpetual, non exclusive, transferable, irrevocable, royalty free, worldwide license to use, reproduce, publish, distribute and disseminate all intellectual property rights in entries that are capable of being assigned to the Sponsor and consents to the Sponsor and any other member of the Westpac Group, using, reproducing or editing and adapting any Entry, if the Sponsor wishes, in broadcast, electronic and print media, newsletters, in the Sponsor branch merchandising and related marketing activities in whole or in part without attributing that Entry to the person who created it.
18. If this competition is not capable of running as planned for any reason (including but not limited to failure or malfunction of any computer equipment which the administration, security, fairness, integrity or proper conduct of this competition), the Sponsor reserves the right in its sole discretion to cancel this competition without any liability to any of the applicants or Winners (as applicable).
19. Sponsor may at its sole discretion disqualify any individual, applicant or winner who undermines the integrity or fair running of the competition for other Entrants and may also cancel, terminate, modify or suspend the competition.
20. Where the winner(s) has not utilised the funds within the Duration of the Education Grant, or is/are no longer participating in their education, whether it is due to lack of participation in their education program, not meeting the academic requirements of the course, personal reasons and any other reasons which render the winners no longer eligible to continue the course, it constitutes a forfeiture and the winners will forfeit the unused portion of the Grant. Westpac shall have ownership of these funds and direct the use of these funds in any manner it deems fit.
21. Where an applicant is under the age of 18, entry into the competition, participation in publicity activities, and grant of intellectual property rights must be provided with the consent of the applicant’s parent or legal guardian. Westpac may require evidence of such consent prior to awarding a grant. Grant funds will be paid into a bank account in the winner’s name or as otherwise approved by Westpac.

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25. To enter this competition, an eligible entrant must:

a. Complete an entry form with your name, address and contact details.

b. Provide a response to the question for the applicable category:

i. Primary School – Create a poster from your own experience showing us what does a safe and equal world for girls look like.

ii. Secondary School – Write an essay (500 words max) or submit a video on What does "Balance the Scales" mean in your Fiji community and what one action can young people take based on local challenges to make girls safer and stronger?

iii. Tertiary/Adult Learners – Write an essay (1,500 words maximum) on the topic: "Balance the Scales": Based on real barriers you have seen in Fiji schools and society, how can learning programmes break discrimination, build rights awareness and ensure justice access for women to balance the scales?

c. Submit your entry via the Westpac Fiji website, post to Women & Girls Education Grant, Westpac Fiji, P.O. Box 238, Suva, or hand deliver to your local Westpac branch. No responsibility will be accepted by the Sponsor for lost, late, incomplete, illegible, or misdirected Entries.

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28. All essay and poster/artwork submissions will be checked for intellectual authenticity and against Artificial Intelligence (AI) generated content such as ChatGPT and other similar AI programs. Any essay submission that is found to be in breach of this will not be eligible as to promote fairness and equality amongst all applicants.

29. Multiple entries are not permitted and any extra entries received from the same applicant will be rendered ineligible. Previous grant winners will also not be eligible to enter in 2025. All entries need be submitted as one file (essay, video or hard copy submission). Online applications must be typed out using Word formatting only. Entries that require accessing or downloading from

other websites will not be accepted. Do not include academic records or certificates as part of your entry and please avoid blank pages when scanning your entry.

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33. Except for guarantees, warranties and conditions implied by law which cannot be excluded, neither the Sponsor nor any other member of the Westpac Group makes any guarantees, representations or warranties, express or implied, regarding the quality or suitability of any funding awarded under this Competition.
34. Nothing in these terms and conditions is intended to exclude, restrict or modify any right or remedy, or any guarantee, warranty or other term or condition, implied or imposed by any legislation which cannot lawfully be excluded or limited. If any guarantee, warranty, term or conditions implied or imposed under any applicable legislation in relation to any funding awarded under these terms and conditions cannot be excluded (a "Non-Excludable Provision") and the Sponsor is able to limit the remedy for a breach of the Non-Excludable Provision, then the liability of the Sponsor and all members of Westpac for breach of the Non-Excludable Provision is limited to one or more of the following at the Sponsor's option: a. b. c. d. the replacement of the grant or the supply of an equivalent grant; the supplying of the grant again; the payment of

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35. To the maximum extent permitted by law, the Sponsor and all other members of Westpac expressly disclaim liability for any loss or damage whatsoever (including but not limited to indirect or consequential loss) or for any loss or damage which is suffered or sustained in connection with any applicant's participation in this competition or the acceptance of any grant. The winner or applicant fully indemnifies the Sponsor, its employees, officers and all members of Westpac against any liability, injury, loss, or damage which may be suffered, incurred or sustained by the Sponsor or any member of Westpac arising out of, relating to, or in any way connected with, any act or omission (including negligence) by the applicant, Winner, or its use of the Prize, or its breach of these terms and conditions.
 36. The Sponsor collects personal information from all applicants in order to conduct the competition. If the information requested is not provided, the applicant may not participate in the competition or claim a grant and their entry may be discarded. It is a condition of entry into the competition that the winner consents to the publication of their name and city of origin in any advertisements or articles relating to the competition or the grant and participates in any media releases which may include photographs of the winner by the Sponsor. By entering this competition, applicants consent to the use of their names and likenesses in this manner. Personally identifying information collected from applicants in this competition will be handled in accordance to Westpac's confidentiality and privacy policies.
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 38. By participating in this competition, each applicant gives the sponsor a perpetual, non-exclusive, transferable, irrevocable, royalty free, worldwide license to use, reproduce, publish, distribute and disseminate all intellectual property rights in entries that are capable of being assigned to the Sponsor and consents to the Sponsor and any other member of the Westpac Group, using, reproducing or editing and adapting any Entry, if the Sponsor wishes, in broadcast, electronic and print media, newsletters, in the Sponsor branch merchandising and related marketing activities in whole or in part without attributing that Entry to the person who created it.
 39. If this competition is not capable of running as planned for any reason (including but not limited to failure or malfunction of any computer equipment which the administration, security, fairness, integrity or proper conduct of this competition), the Sponsor reserves the right in its sole discretion to cancel this competition without any liability to any of the applicants or Winners (as applicable).
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