


PayPal Pay in 4 Social Competition
Terms and Conditions

Competition Schedule

Name of Competition	PayPal Pay in 4 Social Competition
Promoter	PayPal Australia Pty Limited (ABN 93 111 195 389) (PayPal) 1 York Street, Sydney NSW 2000
Applicable State/s	Australia wide
Eligibility Requirements	<p>Competition is open to Australian residents who are aged 18 years or over and must hold a valid Australian personal PayPal account that has been verified and is in good standing (including, for example, that it is not restricted or limited in any way and does not have a negative balance) (Eligible PayPal Account) at all relevant times, and are not employees or contractors of the Promoter and/or their immediate family members, and are not employees or contractors (or their immediate family members) of any agencies or companies associated with the management of this Competition (Entrants).</p> <p>Entrants must be eligible to use the PayPal Pay in 4 Facility, as determined by PayPal Pay in 4 eligibility and suitability criteria, and have made at least one purchase using their PayPal Pay in 4 Facility during the relevant competition Round period, in addition to other Entry Requirements and Conditions set out below.</p>
Competition Period	<p>The Competition:</p> <ul style="list-style-type: none">• starts on Tuesday, 4 November 2025 at 12:01am AEDT time; and• ends on Monday, 8 December 2025 at 11:59pm AEDT time. <p>A Competition draw will occur 5 times during the Competition Period (each draw is a “Round”) and will take place as follows:</p> <ul style="list-style-type: none">• Round 1: Entries must be submitted between Tuesday, 4 November 2025 at 12:01am AEDT time and Monday, 10 November 2025 at 11:59pm AEDT time. Random draw will be conducted at 10am AEDT on Thursday, 13 November 2025.• Round 2: Entries must be submitted between Tuesday, 11 November 2025 at 12:01am AEDT time and Monday, 17 November 2025 at 11:59pm AEDT time. Random draw will be conducted at 10am AEDT on Thursday, 20 November 2025.• Round 3: Entries must be submitted between Tuesday, 18 November 2025 at 12:01am AEDT time and Monday, 24 November 2025 at 11:59pm AEDT time. Random draw will be conducted at 10am AEDT on Thursday, 27 November 2025.• Round 4: Entries must be submitted between Tuesday, 25 November 2025 at 12:01am AEDT time and Monday, 1 December 2025 at 11:59pm AEDT time. Random draw will be conducted at 10am AEDT on Thursday, 4 December 2025.• Round 5: Entries must be submitted between Tuesday, 2 December 2025 at 12:01am AEDT time and Monday, 8 December 2025 at 11:59pm AEDT time. Random draw will be conducted at 10am AEDT on Thursday, 11 December 2025.

Entry Requirements and Conditions	<p>To enter the Competition, Entrants must:</p> <ol style="list-style-type: none"> 1. Follow @PayPalAU on Instagram; and 2. Send to the PayPal Instagram Account “@PayPalAU” the Entrant’s Eligible PayPal Account email address via Direct Message on Instagram; and 3. Have used the PayPal Pay in 4 Facility (linked to the same Eligible PayPal Account email address) to pay for a transaction under AUD \$2,000 during at least one (1) relevant Round period, and such transaction has not been cancelled, reversed, or voided prior to the relevant competition Round closing date; and 4. Post one comment on the PayPal Pay in 4 competition @PayPalAU Instagram post for each Round with the blue heart  emoji within the submission period for each Round outlined above. The comment does not need to include anything else. <p>Provided steps 1-4 above have been completed, the number of Competition Entries an Entrant will have in a Round will correspond to the number of times an Entrant has used the PayPal Pay in 4 Facility to pay for a distinct transaction under AUD \$2,000 during a relevant Round period, and such transaction has not been cancelled, reversed, or voided.</p> <p>Further conditions of entry:</p> <ul style="list-style-type: none"> • Entrants acknowledge that a PayPal account is required to use PayPal Pay in 4. If a PayPal account becomes restricted, limited or ineligible in any way after that PayPal account is selected as a winner, but before Prize payment can be completed, the original winner will forfeit the prize, which will be awarded to the next eligible selected winner as soon as reasonably possible. • For a PayPal Pay in 4 Facility transaction to meet the eligibility requirements of this Competition, the payment must be made (and not cancelled, reversed or voided) during the Round periods specified above in the ‘Competition Period’ section. • Multiple Instagram accounts cannot re-enter the same PayPal account email for additional Competition Entries. The first Instagram Account to submit a PayPal Account email address will be counted as the first, valid entry for that PayPal Account, subject to all remaining Entry Requirements and Conditions being met. • If a comment with the blue heart emoji made by an Entrant on Instagram is removed, including due to non-compliance by the Entrant with Instagram’s Terms of Use, the Entry will no longer be eligible. • Weekly winners for each Round who submitted eligible Entries during the submission period for each Round will be randomly selected and announced following the notification process set out in the Notification Method section below. • If an Entrant wins during a Round, they are not eligible to win again in that same Round or in any other Round (except for South Australian residents). • The computerised random draw of weekly winners for each Round will be conducted by PayPal’s vendor, MDSA at Level 16, 1 Denison Street, North Sydney NSW 2060 on the dates and time included in Competition Period section of these Terms & Conditions. • Prizes cannot be paid to alternative PayPal accounts.
--	--

	<ul style="list-style-type: none"> By entering the Competition, Entrants consent that if they are selected as a winner, their personal information may be used by the Promoter and disclosed to third parties for particular purposes (see Terms and Conditions). Entrants are subject to all applicable laws and where prohibited by law, an entry into the Competition will be deemed void. The Promoter may request reasonable identification from the winner to confirm their identity and eligibility to enter. Any failure to provide such identification may result in disqualification and/or forfeiture of the Prize.
Maximum Number of Entries	<p>An Entrant may submit multiple entries in accordance with the Entry Requirements and Conditions.</p> <p>Each Entrant is only eligible to win one Prize throughout the entire Competition Period (except for South Australian residents). For example, if an Entrant wins during Round 1, they are not eligible to win again in that same Round or in any other Round.</p>
Prize Details	<p>There are 100 x AUD\$1,000 cash Prizes available to be won every Round throughout the Competition Period. The maximum retail value of all Prizes awarded in each Round is AUD\$100,000.</p> <p>Each prize will be deposited into the PayPal account of the eligible winner in accordance with these Terms and Conditions.</p>
Total Prize Pool	The total Prize pool for the Competition is AUD\$500,000.
Notification Method	<p>Winners will be notified via direct message on Instagram to the same Instagram account used to direct message the @PayPalAU account within 2 business days of the draw below:</p> <ul style="list-style-type: none"> Round 1: 13 November 2025 Round 2: 20 November 2025 Round 3: 27 November 2025 Round 4: 4 December 2025 Round 5: 11 December 2025
Prize Delivery	<p>Winners will receive AUD\$1,000 into their eligible PayPal account balance within 3-5 business days from the date they are notified that they are a winner via direct message on Instagram. To receive the prize, winners must have an Eligible PayPal account that is verified and in good standing. For more information on verification on your account, please see here: PayPal's Customer Identification Program. If a winner's identity cannot be verified, they will not be able to receive the Prize money or access the funds.</p> <p>Prizes cannot be paid to alternative PayPal accounts and can only be paid into the PayPal account used by the winner to enter the Competition.</p> <p>If a PayPal account becomes restricted, limited or ineligible in any way after the winners are selected, but before prize payment is made, the original winner will forfeit the prize which will be awarded to the next eligible selected winner as soon as possible.</p>
Prize Condition	<p>The Prize is not transferable or exchangeable.</p> <ol style="list-style-type: none"> Should a winner's submitted details be insufficient or incorrect for the Promoter to send the Prize to them, they are deemed to have forfeited the Prize and the Promoter reserves the right to select and announce an alternative winner for the Prize. If necessary, a redraw/s for an unclaimed prize/s will take place three months and one week from the date of the original draw/s (with any final draw taking place on Wednesday 18 March 2026), at the same time and place as the original draw/s, subject to any directions

	from a regulatory authority. The winner/s, if any, will be notified in writing within two (2) business days of the draw
Prize Announcement	The Winners of the PayPal Pay in 4 Facility Competition for each Round, and any redraw if required, will be announced on the Promoter's Instagram account @PayPalAU two (2) business days after the applicable draw (with any final announcement made from Friday 20 March 2026). Winners consent to their first initial, surname, postcode, social media account handle / account names, and any electronic images, videos and content submitted as part of the Competition being published on PayPal's Instagram and/or any other social media platforms, for a minimum of 30 days following announcement of the Winner having won a Round. See Terms and Conditions below for more detail.
Contact	If you have any query or complaint in relation to the Competition, or in relation to any of your personal information which you have provided us, you should contact the Promoter by sending an email to PayPalAU@edelman.com
Permit Numbers	<p>Authorised under:</p> <ul style="list-style-type: none"> • NSW Permit No NTP/14602 • SA Licence No T25/1744 • ACT TP25/02314

Competition Terms and Conditions

1. These terms and conditions of Entry must be read together with the Schedule outlined in the table above and together constitute your agreement with the Promoter in relation to your participation in the Competition (**Terms and Conditions**). By entering, Entrants accept and agree to be bound by these Terms and Conditions. The Competition is in no way sponsored, endorsed or administered by, or associated with any of the social media platforms (unless stated otherwise), including TikTok, Facebook or Instagram.
2. Entry is only open to Australian residents who comply with the Eligibility Requirements (set out in the Schedule).
3. The Competition will be run during the Competition Period and will be administered by the Promoter together with Edelman Australia.
4. To enter, Entrants must follow the Entry Requirements and Conditions and submit their entries for each Round during the Competition Period. All entries are deemed to be received at the time of receipt by the Promoter, not the time of transmission by the Entrant. The Promoter is not responsible for any entries not received by the Promoter or for any delays in the delivery of any entries.
5. Each Entrant is only eligible to win once under the entire Competition (across all Rounds).
6. All valid entries will be entered into the Competition. Entries must be received during the submission period for each Round within the Competition Period. Entries not fully complying with these Terms and Conditions will be deemed invalid. The Promoter accepts no responsibility for late, lost or misdirected entries, including due to non-compliance by the Entrant with Instagram's Terms of Use.
7. Entrants are subject to all applicable laws and where prohibited by law, an entry into the Competition will be deemed void.
8. All entries will become the Promoter's property. Each entry must be the Entrant's original work and Entrants agree that the Promoter may make copies of, or publish, their entry in any form or media. Entrants warrant that their entry is not, and its use by the Promoter will not be, in breach of any person's intellectual property rights or any other rights.
9. In consideration for awarding a Prize to a winner, the winners agree to participate in promotional activity regarding winning the Prize and consent to their first initial, surname, postcode, social media account handle / account names and any electronic images, videos and content submitted as part of the Competition being used in promotional material without payment, including on social media.
10. Winners will be notified by the Notification Method described in the Schedule.
11. A Prize must be claimed in accordance with Prize Conditions, otherwise a winner will forfeit the Prize.
12. Prizes will be delivered in accordance with Prize Delivery details and must be taken as offered. Each Prize or any unused portion of it is not exchangeable. The Prize cannot be used in conjunction with any other offer.
13. In the event that a Prize or part of a Prize is unavailable, the Promoter reserves the right to substitute the Prize in its discretion with an alternative prize of equal or greater value than the original Prize.
14. No compensation will be payable if a winner (or the eventual recipient of the prize) is unable to use any element of a Prize for whatever reason. To the extent permitted by applicable law, the Promoter makes no warranties of any kind in relation to this Competition or any Prizes, including but not limited to any warranty as to (i) the delivery of the Prize by a certain time (ii) or the Prize winner's ability or inability to access and/or use the Prize. Any part of a Prize

that is not accepted for any reason is forfeited and will not be substituted unless the Promoter agrees otherwise in its sole discretion. These Terms and Conditions will not be read or applied so as to purport to exclude, restrict or modify all or any of the provisions of the Australian Consumer Law or any other law which cannot be excluded, restricted or modified. Without prejudice to any of the foregoing, if the Promoter incurs a liability to any person under such non-excludable law, the liability of the Promoter is limited to the supply of equivalent cash amount, goods or services, or the payment of the costs of supplying equivalent cash amount, goods or services.

15. The winner acknowledges that they may incur costs associated with the Prize which are the entire responsibility of the winner. For the avoidance of doubt, the winner is solely responsible for all costs incurred in relation to the enjoyment of the Prize.
16. The Promoter is not responsible for any costs incurred by Entrants associated with entering the Competition including any purchases required to enter the Competition.
17. The Promoter reserves the right, at any time, to verify the validity of Entries (including verifying the purchase made via the PayPal Pay in 4 Facility within the required timeframe) and Entrants (including age, residence, identity or validity of their PayPal account, validity of the Instagram Account used for the entry) and to disqualify any Entrant, in its sole discretion, who submits an entry that is not in accordance with these Terms and Conditions, contains inappropriate or offensive content, or who tampers (or benefits from the tampering) with the entry process or the conduct of the Competition or who has, in the Promoter's opinion, engaged in conduct which is fraudulent, misleading or generally damaging to the reputation of the Promoter or has breached these Terms and Conditions.
18. If for any reason this Competition is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, or if the administration, security, fairness, integrity or proper conduct of this Competition is affected for any reason, the Promoter may in its sole discretion cancel, terminate, change or suspend the Competition at any time without notice, **subject to State or Territory regulation**. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. To avoid doubt, without limiting the Promoter's rights in any way, the Promoter will have no liability to any winner if the winner fails to claim the Prize for any reason, if the winner has provided any incorrect or outdated information (including contact details), or if the winner is otherwise unable to enjoy the benefit of the Prize for any reason beyond the control of the Promoter.
19. Except for any liability that cannot be excluded by law, the Promoter (including its officers, employees, agents and related bodies corporate as defined by the *Corporations Act 2001* (Cth)) exclude all liability (including negligence) for any personal injury or death, or any loss (including loss of opportunity or any consequential loss), or damage (including damage to property) whether direct, indirect, special or consequential, arising in any way out of the Competition, including, but not limited to:
 - a) any variation or cancellation of the advertising and subsequent unavailability of the Prizes;
 - b) any technical difficulties, technical error or equipment malfunction (whether or not under the Promoter's control);
 - c) any error, omission, interruption, deletion, delay, defect, theft, unauthorised access or third-party interference;
 - d) any entry or Prize claim that is late, lost, altered, damaged or

misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter;

- e) any variation in Prize value to that stated in these Terms and Conditions;
- f) any tax liability incurred by a winner or Entrant. To avoid doubt, any tax payable in connection with any Prizes is the sole responsibility of the Prize winner;
- g) any property damage or personal injury;
- h) any failure for the Prize to be delivered by a certain time; or
- i) any use of, or inability to use or enjoy a Prize.

20. These Terms and Conditions are governed by the laws of New South Wales.

21. The use and collection of your personal information to administer this promotion is in accordance with PayPal's Privacy Statement, available here:
<https://www.paypal.com/au/webapps/mpp/ua/privacy-full>

22. PayPal does not condone discrimination, racism or any other engagement that results in the harm of another person. PayPal reserves the right to report, remove and block anyone who takes part in such engagement.

23. By entering, all Entrants and any subsequent Prize winners grant to the Promoter an irrevocable, perpetual, royalty-free, transferable license of unlimited right, title and interest in and to his/her entry and all material created as part of participating in creation of advertising material as part of the Prizes awarded in this content, including, but not limited to, all copyright and trade mark rights therein and thereto and all renewals and extensions thereof, throughout the universe, in perpetuity, for all purposes, in any and all media, whether now known or hereafter devised.

24. The PayPal service is provided by PayPal Australia Pty Limited (ABN 93 111 195 389) which holds an Australian Financial Services Licence number 304962. Any information provided is general only and does not take into account your objectives, financial situation or needs. Before deciding to sign-up for or use the PayPal service you should consider the relevant User Agreement, Combined Financial Services Guide and Product Disclosure Statement and Target Market Determination, which are available at www.paypal.com/au. PayPal Pay in 4 is a continuing credit contract provided by PayPal Credit Pty Limited (ABN 66 600 629 258; Australian Credit Licence 568848) to Australian residents and is subject to eligibility criteria, credit application and suitability assessment. PayPal Pay in 4 is available on eligible transactions under AU\$2,000 and application and use may impact a customer's credit score. Please read and consider the [PayPal Credit Guide](#) before entering into the PayPal Pay in 4 Facility Agreement. Please see the [PayPal Pay in 4 Facility Agreement](#) for full details and for more information about how PayPal handles your personal information, please refer to our Privacy Statement. PayPal may disclose your personal information to a credit reporting body. To find out more about our credit reporting practices, please see our [Statement of Notifiable Matters](#). To view the Target Market Determination for this product, see [here](#).