

Design a Spriggy Card Competition 2026

Terms and Conditions • Updated 13 October 2026 • Version dacc-2026-terms-2026-10-13
Competition Period extended to 11:59 pm AEDT on 15 November 2026. Winners notified and announced by 29 November 2026.

Competition and eligibility

1. Information on how to enter and prizes form part of these terms and conditions. By participating, entrants agree to be bound by these terms and conditions. Entries must comply with these terms and conditions to be valid. This Competition is made by Spriggy in its own right, and no prizes are payable by Indue Ltd (the issuer of the Spriggy Prepaid Card and Parent Wallet).
2. The Promoter is Rivva Pty Ltd (ABN 86 603 542 918) (Spriggy) of 80 Clarence Street, Sydney NSW 2000. To contact the Promoter, please email hello@spriggy.com.au.
3. The Competition commences at 12:00 am AEST on 30 September 2026 and closes at 11:59 pm AEDT on 15 November 2026 (Competition Period). Public voting closes at the same time.
4. Entry is open to residents of Australia who are aged 18 years or over and who are the parent or guardian of at least one child aged 18 years or under (each a Child). A Child's age for eligibility and their Age Category is determined as at 30 September 2026.
5. Directors, management, employees and their immediate families, of the Promoter, retailers, suppliers, associated entities and agencies associated with this competition are ineligible to enter.
6. Spriggy membership is not required to enter. Persons within their free trial period and Additional Parent Users may enter if they are the Child's parent or guardian and meet the eligibility requirements above. The limit of one entry per Child applies regardless of which parent or guardian submits the entry. Winners must meet clauses 12 and 29 to receive membership and cash benefits.

Registration and entry

7. To enter, a parent or guardian must first register for the kit at cardcompetition.spriggy.com.au using their email address. Registration provides access to the templates and Competition communications; it does not constitute entry. During the Competition Period, the parent or guardian must submit their Child's original card design, using a Promoter template (Design), together with their full name and registered email address, the Child's first name and Age Category, and acceptance of these terms and confirmation of originality. The Design must comply with clause 9. There is no entry fee.
8. Multiple entries are permitted subject to compliance with these terms and conditions and the condition that there must only be one entry per Child.
9. Competition Guidelines:
 - a. Designs must be the Child's original work, not the entrant's work and not a copy of someone else's material;
 - b. Designs must not include:
 - i. any image, video or voice of any other person without that person's express consent;
 - ii. any artwork generated, in whole or in part, using artificial intelligence;

- iii. any content that contravenes any law;
 - iv. any trademarked brand names, logos or imagery (for example, Vegemite or Nike); and
 - v. any content that is obscene, offensive, potentially defamatory, discriminatory, indecent, prejudicial or inconsistent with prevailing community standards.
- c. Designs must be digital and submitted in JPEG or PNG format and within the file size limit (10MB);
- d. Where photography is used in a Design that is not the Child's own imagery, the image may need to be substituted with licensed imagery chosen by the Promoter; and
- e. Entrants whose Child creates their Design using the Canva template must (and must on their Child's behalf):
- i. agree to comply with Canva's terms of use;
 - ii. release Canva from all claims based on, related to or arising from the Competition; and
 - iii. acknowledge and agree that this Competition is in no way sponsored or endorsed by or affiliated with Canva.

Prizes

10. There are three Age Categories: 9 years and under, 10–12 years and 13–18 years (inclusive).

11. The following prizes will be awarded:

- a. one Nintendo Switch 2 console bundled with Pokémon Legends: Z-A – Nintendo Switch 2 Edition (retail value AU\$769) for first place in each Age Category (three First Prizes);
- b. AU\$100 pocket money for second and third place in each Age Category (six Runner-up Prizes);
- c. one exclusive Spriggy merchandise pack (retail value AU\$100) (Founder's Choice Prize);
- d. five Honourable Mention Prizes, consisting only of the Membership Prize in clause 12; and
- e. AU\$250 pocket money for the winner of the public vote (People's Choice Prize).

12. Each family with one or more winners under clause 11 receives one 12-month Spriggy Classic membership benefit at the applicable One Child or Multiple Children Pricing Tier (Membership Prize). The benefit starts when it is applied to the eligible account, except that an existing Classic member who has already paid for their membership receives a 12-month extension after their current paid membership period, rather than a refund. Winners on Spriggy Plus or Spriggy Premium receive the Classic-equivalent membership fee benefit and remain responsible for the difference in fees for their current plan. Only one Membership Prize is provided per family, even if multiple Children in that family win or a Design receives both a judged award and the People's Choice Prize. The retail value is AU\$60 for the One Child Pricing Tier or AU\$84 for the Multiple Children Pricing Tier, as applicable. If a winning family cannot receive the Membership Prize because the winning Child or the family is not eligible for a Spriggy membership or account, the Promoter will instead provide a prize of equivalent value (AU\$60 or AU\$84, as applicable).

13. The Membership Prize applies to Spriggy Classic membership fees only. It does not apply to other fees and charges in relation to the Parent Wallet or Prepaid Card, including fees and charges charged by Indue Ltd. Refer to the Product Disclosure Statement for details. Following the 12-month

benefit period, the applicable membership fees will resume in accordance with the Spriggy Terms and Conditions unless the membership is cancelled beforehand.

14. The judges will select one overall winner from the three First Prize winners. That winner retains their First Prize and Membership Prize and also receives a design consultation with Spriggy's Creative Director, Jon Hollamby (Overall Winner Consultation), under clauses 27 and 28.

15. A Design may receive only one judged award under clauses 11(a) to 11(d), but may also receive the People's Choice Prize under clause 11(e). A First Prize winner may also receive the Overall Winner Consultation. Receiving both a judged award and the People's Choice Prize does not result in an additional Membership Prize; clause 12 applies.

16. The total prize pool is up to AU\$4,601, made up of three First Prizes (AU\$2,307), the Founder's Choice Prize (AU\$100), the Runner-up and People's Choice Prizes (AU\$850) and up to 16 Membership Prizes at up to AU\$84 each (AU\$1,344). The Promoter bears prize-delivery costs.

17. All taxes (excluding goods and services tax (GST)) which may be payable as a consequence of receiving the prize are the sole responsibility of the winner.

18. First Prizes are subject to the applicable manufacturer's terms and any warranty supplied with the prize. Cash and Membership Prizes are subject to the Spriggy Terms and Conditions and the Product Terms and Conditions. Terms used but not defined in these terms and conditions have the meanings given to them in the Spriggy Terms and Conditions.

Gallery and voting

19. By submitting a Design, entrants consent on their own and their Child's behalf to its publication in a public gallery, with the Child's first name and Age Category, during and after the Competition. Entrants may share the gallery link or a video preview. The Promoter may review or remove Designs under these terms.

20. Voting is available for Designs displayed in the gallery during the Competition Period and closes at the time specified in clause 3.

21. Voting is open to residents of Australia who are aged 18 years or over. A voter must visit a Design's gallery page, provide their email address and submit their vote. One vote is permitted per email address per Design; the same address may vote for different Designs. For this purpose, gmail.com addresses that differ only by dots in the part before the @ symbol or by a plus sign and following tag count as the same email address. Voting does not enter the voter in the Competition or entitle them to a prize.

22. Votes must be genuine and must not be generated through automated systems, bots, fictitious identities or any other means of manipulating the result. The Promoter may require verification of a vote and may exclude votes it reasonably considers invalid, fraudulent or inconsistent with these terms and conditions. Only votes accepted as valid by the Promoter will count towards the People's Choice Prize.

23. Subject to clauses 15 and 22, the Design with the most valid votes at the close of voting wins the People's Choice Prize. If two or more Designs are tied for the most valid votes, the judging panel will select the winner from those Designs using the creativity, originality, effort and craftsmanship relative to age criteria in clause 25. Displayed vote totals are provisional until validation.

24. Public votes determine the People's Choice Prize only. Sharing and voting are optional and are not part of the judging criteria for other awards. Award allocation remains subject to clause 15. Sharing a link does not itself count as a vote. No prize is awarded by random draw.

Judging and card development

25. Judging will take place after the Competition closes, in time for winners to be notified and announced by 29 November 2026. A panel appointed by the Promoter will judge valid Designs individually on creativity, originality, effort and craftsmanship relative to age. Subject to clause 15, the best Design in each Age Category receives the First Prize; the next two receive Runner-up Prizes. Five other Designs across the Age Categories receive Honourable Mention Prizes. The overall winner is selected using the same criteria.

26. Spriggy's founder will select one Design for the Founder's Choice Prize, subject to clause 15, using the creativity, originality, effort and craftsmanship relative to age criteria in clause 25.

27. The Overall Winner Consultation is optional at the discretion of the winning Child's parent or guardian, and there is no obligation to claim the prize. The consultation can be arranged at a mutually agreed time, within 3 months of the date of notification. At the election of the winning Child's parent or guardian, it may be held in person at Spriggy's offices in the Sydney CBD, or via a video call. In either case, the winning Child's parent or guardian must attend alongside the winning child.

28. Spriggy intends to develop the overall winning Design into a Spriggy card and will use reasonable endeavours to do so. Spriggy may require the winner to enter into a further licence agreement for this purpose under Clause 42. Spriggy may adapt the Design to meet design, technical, manufacturing, licensing and regulatory requirements. Production and release are subject to feasibility and required approvals and are not guaranteed. If Spriggy reasonably determines the Design cannot proceed, it may discontinue development. The winner retains their First Prize, Membership Prize and Overall Winner Consultation.

Prize delivery and claims

29. Pocket money prizes are normally paid into Spriggy. To receive payment through Spriggy, the entrant must have or establish an eligible Spriggy membership and account with the winning Child connected to it. Account opening and use remain subject to product eligibility, identity-verification and account limits. If a winner cannot receive payment through an eligible Spriggy account, the same prize amount will be paid by bank transfer to the entrant as the winning Child's parent or guardian.

30. Physical prizes will be shipped within 28 days of receiving the winner's confirmed Australian delivery address. Addresses are collected only where physical delivery is required. Pocket money will be paid within 28 days of receiving the eligibility and account information, or bank-transfer details, needed under clause 29. Membership Prizes are applied under clause 12. Winners must provide the information needed to claim their prize within three months of notification, subject to clause 33.

31. In the event that a prize (or any part of a prize) becomes unavailable for reasons beyond the Promoter's control, the Promoter may substitute the prize (or the relevant part of the prize) with a prize of equal or greater value.

32. All winners will be notified by email and announced together at cardcompetition.spriggy.com.au within two weeks after the Competition closes, and no later than 29 November 2026. The

announcement may include the winning Design, Child's first name, Age Category and award. Notifications will explain how to claim prizes.

33. If a prize is not accepted or claimed, or the winner does not provide the information needed to claim it, within three months of the date the winner is notified, the Promoter may deem the entry invalid and reaward the prize. Before forfeiting or reawarding an unclaimed prize, the Promoter must send a final reminder to the winner's notified email address at least 14 calendar days before the three-month claim deadline. Judged prizes pass according to the judges' rankings; the People's Choice Prize passes according to validated votes, with any tie resolved under clause 23, subject to clause 15.

34. Winners of unclaimed prizes will be notified in writing to the email address provided at the time of entry.

35. The Promoter assumes no responsibility for any failure to receive an entry or for inaccurate information or for any loss, damage or injury as a result of technical or telecommunications problems, including security breaches. If such problems arise, the Promoter may modify, cancel, terminate or suspend the Competition.

Personal information and marketing

36. Spriggy collects parents' names and email addresses, Children's first names and Age Categories, Designs and voter email addresses to conduct the Competition. This includes supplying templates and Competition reminders, administering entries and votes, judging, publishing Designs and results, contacting winners and delivering prizes (Competition Purpose). Winners may be asked for necessary delivery or account details. Information may be disclosed to judges, service providers and relevant regulatory authorities for the Competition Purpose.

37. By registering, submitting a Design or voting, participants consent to use and disclosure of their information for the Competition Purpose; entrants also consent on their Child's behalf. Information may be disclosed to overseas service providers in accordance with Spriggy's Privacy Policy. Parent and voter email addresses will not be displayed in the public gallery.

38. Parents registering for the kit and voters may separately opt in to future Spriggy news, offers and product updates by email. Email marketing permission is optional and is not a condition of obtaining the kit, entering, voting or receiving a prize. This optional permission covers email marketing only and does not include sharing email addresses with advertising platforms for account matching or personalised advertising.

39. Participants may access or update their information or withdraw marketing consent by emailing hello@spriggy.com.au. Marketing emails include an unsubscribe facility. Registration or voting does not, by itself, change an existing marketing preference. Spriggy's Privacy Policy applies.

Artwork rights

40. Entrants may be required to verify that the Design is the Child's original work. An entry will be deemed invalid if the Promoter cannot verify this to its satisfaction, and may be disqualified if the Promoter reasonably suspects that artificial intelligence was used to generate any part of the Design.

41. Entrants warrant that their entry is not in breach of any third party intellectual property rights. Entrants agree to indemnify the Promoter and its associated agencies against all losses, damages,

claims and costs by third parties arising out of, connected to, or resulting from, a breach of the warranty set out in this clause 41.

42. By entering this Competition, entrants grant (and grant on behalf of their Child) to the Promoter a non-exclusive licence to use the content of their entry, or any part of the content of the entry (including the Design), in any way the Promoter wishes (including modifying, adapting, copying, cropping, retouching, editing, publishing, broadcasting or communicating the entry whether in original or modified form in whole or in part) in all media in perpetuity, without payment to the entrant (or their Child) of royalties or compensation. This includes publishing entries in a public gallery on the Spriggy website during and after the Competition. If requested by the Promoter, entrants agree (and agree on behalf of their Child) to sign any further documentation required by the Promoter to give effect to this clause 42.

43. By entering this Competition, entrants consent (and consent on behalf of their Child) to the Promoter dealing with their entry content in any way that may otherwise infringe the entrant's (or their Child's) moral rights, and agree (and agree on behalf of their Child) not to assert their moral rights (wherever such rights are recognised) in respect of their entry against the Promoter or its assigns, licensees or successors.

44. Entrants consent (and consent on behalf of their Child) to the Promoter using their and/or their Child's name for the purpose of promoting this Competition, its outcome, the winning Design and any Spriggy card developed from the winning Design, in any media without remuneration or compensation. In addition, if an entrant chooses to provide, or permits the Promoter to capture, any likeness, image and/or voice of the entrant or their Child, the entrant also consents (and, where applicable, consents on behalf of their Child) to the Promoter using that material for those purposes. Whether to provide or permit the capture of any such material is entirely at the entrant's discretion and is not a condition of entry, winning or receiving a prize.

General conditions

45. The Promoter's decision is final and binding and no correspondence will be entered into. The Promoter accepts no responsibility for late, lost or misdirected entries or other communications. Entries will be deemed void if illegitimate, forged, manipulated or tampered with in any way.

46. Should an entrant's contact details change during the Competition Period, it is the entrant's responsibility to notify the Promoter. A request to access or modify any information provided as part of the redemption of a prize should be directed to the Promoter.

47. The Promoter reserves the right to request verification of age, identity, postal address and email address of winners and any other information relevant to entry into or participation in this Competition. Verification is at the discretion of the Promoter, whose decision is final. Failure by the Promoter to enforce any of its rights does not constitute a waiver of those rights.

48. The Promoter reserves the right to disqualify any individual who submits an entry that is not in accordance with these terms and conditions, or who is involved in any way in interfering or tampering with the conduct of this Competition, has breached any of these terms and conditions, has engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of the Competition, or who the Promoter suspects to be fraudulent, incomplete, incorrect or misleading, or may damage the Promoter's reputation. This includes entries containing trademarked brand names, logos or imagery without authorisation. The Promoter may also disqualify an entrant who

manipulates or attempts to manipulate voting, or arranges for invalid votes, and may remove the affected votes or Design from the Competition.

49. Winners may have rights under the Australian Consumer Law and other similar legislation which cannot be excluded, restricted or modified by the Promoter. These terms and conditions do not exclude, restrict or limit those statutory rights in any way. However, to the extent that it is permitted to do so by law, the Promoter (including its officers, employees and agents) excludes all liability whether arising in tort (including without limitation negligence), contract or otherwise for any personal injury or any other loss or damage (including without limitation loss of opportunity or loss of profits) whether direct, indirect, special or consequential, arising in any way out of the Competition, including, without limitation:

- a. any technical difficulties or equipment malfunction (whether or not under the Promoter's control);
- b. any theft, unauthorised access or third party interference;
- c. any entry 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;
- d. any variation in market value to that stated in these terms and conditions or any tax implications; or
- e. the prize or use of the prize.

50. If for any reason beyond the reasonable control of the Promoter this Competition is not capable of running as planned, the Promoter reserves the right in its sole discretion to take any action that may be available to it, and to cancel, terminate, modify or suspend the Competition, or amend these terms and conditions, unless to do so would be prohibited by law.

51. Rivva Pty Ltd (ABN 86 603 542 918, AFSL 513762) (Spriggy) has been appointed as a third party agent of Indue Ltd (ABN 97 087 822 464, AFSL 320204) based in Brisbane, Australia, the issuer of the Spriggy Prepaid Card and Parent Wallet. See Spriggy's FSG. Consider the Product Disclosure Statement, Product Terms and Conditions and the Target Market Determination to ensure the product is right for you. Spriggy Terms and Conditions also apply. Fees & charges apply. Any advice provided is general in nature and does not take into consideration your objectives, needs or financial situation. Before acting on any advice consider its appropriateness. See full terms.

52. These terms and conditions are governed by the laws of New South Wales, Australia. Each party irrevocably submits to the non-exclusive jurisdiction of the courts of New South Wales and any courts competent to hear appeals from those courts.

53. If any provision of these terms and conditions is held to be invalid, unenforceable or illegal for any reason, that provision shall be severed and the remaining provisions shall continue in full force and effect.