

People First Bank Photographic Awards 2026

Terms and Conditions

1. Information on how to enter the People First Bank Photographic Awards 2026 ("Awards"), including the Entry Form, forms part of these Terms and Conditions. Participation in the Awards is deemed acceptance of these Terms and Conditions.
2. The Awards are a competition based on photographic and artistic skill.
3. The Awards are conducted by Heritage and People's Choice Ltd ABN 11 087 651 125, AFSL and Australian Credit Licence 244310, trading as People First Bank, of 400 Ruthven Street, Toowoomba, Queensland, 4350, phone number 13 14 22 ("People First Bank").
4. Entry into the Awards opens at 9:00am AEST on Monday 7 September 2026 and closes at 5:00pm AEST on Friday 23 October 2026 ("Submission Period").
5. The Winners will be selected by 5:00pm AEST on Friday 20 November 2026 and will be contacted on Monday 23 November 2026.

ENTRANT AND IMAGE REQUIREMENTS

6. To participate and be eligible to win, an entrant ("Eligible Entrant") must:
 - a) complete the Entry Form at peoplefirstphotoawards.com.au during the Submission Period or, in the case of an entry for the Young Photographer Award, have the Entry Form completed by a parent or guardian;
 - b) enter at least one of the three available categories (Open, Themed (All kinds of good) and Illustrative);
 - c) be the sole owner of copyright in all images entered and have the sole right to licence the use of the images;
 - d) have obtained all (if any) permissions needed to take and distribute the images;
 - e) be an Australian resident; and
 - f) not be:
 - i. a judge appointed by People First Bank to judge the Awards;
 - ii. a director or former director of People First Bank;
 - iii. an employee or former employee of People First Bank; or

- iv. an immediate family member of an employee of People First Bank (immediate family means any of the following: spouse, de-facto spouse, child or stepchild).
- 7. An “Eligible Image” is a photographic image that:
 - a) was taken by the Eligible Entrant on or after 7 September 2025;
 - b) has not been previously submitted to the Awards or any photographic awards conducted by People First Bank;
 - c) is submitted digitally and formatted to JPEG format (.jpg), in RGB colour mode, with a file size of no more 3 Mb and a minimum of 3000 x 2000 pixels (or 2000 x 3000 pixels);
 - d) does not contain any watermarks or other photographer branding; and
 - e) does not include images of nudity, deceased people, or other material which People First Bank considers to be offensive or inappropriate.
- 8. An “Eligible Entry” is an Eligible Image submitted by an Eligible Entrant during the Submission Period.
- 9. By participating in the Awards, entrants agree that their images may be displayed at the People First Bank Photographic Awards exhibitions. Further details about the People First Bank Photographic Awards exhibitions are detailed at clauses 32 – 35 below.
- 10. Where an Eligible Entrant submits an image for the Mobile Phone Award, People First Bank reserves the right to disqualify any entry if, in its judgment acting reasonably, it considers that the image was not taken on a mobile phone. In relation to the Mobile Phone Award, images taken on tablets (such as iPads or Galaxy Tablets) will not be considered.
- 11. An entrant may submit up to a maximum of four images in total across all available categories. All images must be submitted at the same time. The same image cannot be submitted more than once. Each Eligible Entry will be considered separately but each Eligible Entrant may only win one prize.
- 12. Images generated using Artificial Intelligence or similar technology will not be accepted in the Awards. This does not exclude the use of post-production (such as photoshop) to edit or retouch an image. Any post-production work must be the work of the entrant.
- 13. People First Bank may require an entrant to provide evidence, to the satisfaction of People First Bank acting reasonably, of the Eligible Entry and may in its discretion disqualify any image that does not meet the eligibility criteria. Should a Winner fail to provide any information which People First Bank reasonably requires them to provide, they will no longer be entitled to receive the prize.
- 14. Entrants retain the copyright to their image/s at all times, subject to clauses 38, 39 and 40.

CATEGORY CRITERIA / REQUIREMENTS

- 15. **Open Category** – Photographers of all ages, backgrounds and experience levels who meet the other eligibility criteria can enter this category and the choice of subject is open. Images entered into this category are permitted to have minor post-production adjustments, but it is the intent that all images in this category maintain the integrity of the original image. Permitted editing includes minor adjustments to colour (including black & white), sharpness, tone, contrast, shadow and highlights,

cropping, noise, dodging, burning and the removal of minor distractions. Entrants are only permitted to use techniques where two or more exposures are captured and merged to form a single image only when all exposures are taken in the same location and time. This includes focus staking, HDR images and stitched panoramas. Any other composite images are not permitted into this category. Award organisers and judges have the right to reallocate any image which they feel has been over edited and no longer holds the integrity of the original image into the Illustrative category.

16. **Themed (All Kinds of Good) Category** – This year's theme of 'All Kinds of Good' lends itself to a variety of interpretations which could be captured literally or metaphorically. All images entered into the theme category must in some form capture the spirit of 'All Kinds of Good'. Images entered into this category are permitted to have minor post-production adjustments, but it is the intent that all images in this category maintain the integrity of the original image. Permitted editing includes minor adjustments to colour (including black & white), sharpness, tone, contrast, shadow and highlights, cropping, noise, dodging, burning and the removal of minor distractions. Entrants are only permitted to use techniques where two or more exposures are captured and merged to form a single image only when all exposures are taken in the same location and time. This includes focus staking, HDR images and stitched panoramas. Any other composite images are not permitted into this category. Award organisers and judges have the right to reallocate any image which they feel has been over edited and no longer holds the integrity of the original image into the Illustrative category.
17. **Illustrative Category** – With the rise in digital manipulation of images, the Illustrative Category creates a space for images where the photographer's creativity in the post-production stage has no limits. Images entered into the Illustrative category have no post-production restrictions, but the image must be photographic in origin. Single-capture and composite images are permitted. The use of third-party content is not permitted.

JUDGING OF ENTRIES

18. Prior to presentation for judging, entries will be evaluated by People First Bank and any entries that do not comply with these terms and conditions, or are not an Eligible Image, will be removed.
19. With the exception of the CEO's Choice Award, People First Bank will appoint a panel of individuals who will judge the Awards ("Judges"). The panel will include professional or highly accredited photographers, and any other individuals considered to have an appropriate level of skill and knowledge in the art of photography as determined by People First Bank, in its sole discretion.
20. For all Prizes, other than the CEO's Choice Award, the Judges will select the Winners and Finalists by reference to the Category Criteria, and taking into account aesthetics, creativity, technical skill and originality.
21. The CEO's Choice Award will be judged by the person holding the position of Chief Executive Officer of People First Bank ("CEO") at the time judging is undertaken. The CEO's Choice Award will be the Eligible Entry selected from the Finalists that the CEO considers, in their personal opinion, to have the most artistic appeal but has not received one of the other prizes.
22. The Judges and CEO will select the Winners and Finalists whose images will form part of the exhibitions of approximately 50 images.

23. The Judges have the right to reallocate images into a different category if, in their opinion, an image has been incorrectly categorised.
24. The decisions of People First Bank, the CEO and the Judges in relation to the Awards and related matters will be final and no correspondence regarding the judging or competition will be entered into.

COMPETITION PRIZES

25. The Judges and, in relation to the CEO's Choice Award, the CEO, will select the Winners and will award the following prizes for the following categories (each person receiving a prize is referred to as a "Winner"). Each Winner and Finalist will form part of the People First Bank Photographic Awards Exhibitions at which their images will be displayed.

Open Category prizes-

1. One image from the Open Category will be awarded the Open Category Overall Winner prize and will:
 - have their image purchased by People First Bank for \$15,000; and
 - receive a 12 month print & digital subscription to Australian Photography Magazine (valued at \$69).
2. One image from the Open Category will be awarded the Open Category Runner-Up prize and will:
 - have their image purchased by People First Bank for \$2,000; and
 - receive a 12 month print & digital subscription to Australian Photography Magazine (valued at \$69).

Theme Category prizes-

1. One image from the Theme Category will be awarded the Theme Category Overall Winner prize and will:
 - have their image purchased by People First Bank for \$15,000; and
 - receive a 12 month print & digital subscription to Australian Photography Magazine (valued at \$69).
2. One image from the Theme Category will be awarded the Theme Category Runner-Up prize and will:
 - have their image purchased by People First Bank for \$2,000; and
 - receive a 12 month print & digital subscription to Australian Photography Magazine (valued at \$69).

Illustrative Category prize- One image from the Illustrative Category will be awarded the Illustrative Category Winner and will:

- have their image purchased by People First Bank for \$5,000; and
- receive a 12 month print & digital subscription to Australian Photography Magazine (valued at \$69).

CEO's Choice Award – One image will be selected by the Chief Executive Officer of People First Bank and will be awarded the CEO's Choice Award prize. The CEO's Choice Award winner will:

- have their image purchased by People First Bank for \$5,000; and
- receive a 12 month print & digital subscription to Australian Photography Magazine (valued at \$69).

Mobile Phone Award – one image identified in the Entry Form as an image taken on a mobile phone will be awarded the Mobile Phone Award winner. The Mobile Phone Award winner will:

- have their image purchased by People First Bank for \$5,000; and
- receive a 12 month print & digital subscription to Australian Photography Magazine (valued at \$69).

Alwyn Kucks Memorial Award – one image identified in the Entry Form as an image that features a regional landscape, subject or theme throughout Australia will be awarded the Alwyn Kucks Memorial Award winner. The Alwyn Kucks Memorial Award winner will:

- have their image purchased by People First Bank for \$2,000; and
- receive a 12 month print & digital subscription to Australian Photography Magazine (valued at \$69).

Graham Burstow Memorial Award – one image will be selected that in the opinion of Judges emulates and continues the tradition of Graham Burstow's social documentary. The Graham Burstow Memorial Award winner will:

- have their image purchased by People First Bank for \$2,000; and
- receive a 12 month print & digital subscription to Australian Photography Magazine (valued at \$69).

Young Photographer Award – The Young Photographer Award captures three groups;

Group 1: where the Eligible Entrant is between 14 and 17 years of age;

Group 2: where the Eligible Entrant is between 10 and 13 years of age; and

Group 3: where the Eligible Entrant is younger than 9 years of age.

One image from each Group shall be selected and will be a Young Photographer Award winner. Each Group winner will receive:

- a \$500 People First Bank Prezzy Smart eGift Card; and
- a certificate of merit.

Finalists: In addition to the above listed Winners, the Judges shall select additional images which they will determine to be entered by "Finalists". The total number of Finalists shall be at the discretion of the Judges. In addition to having their images displayed in the People First Bank Photographic Awards Digital Exhibition, each Finalist will receive a Finalist certificate.

26. The total prize pool is \$55,121

27. 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 People First Banks' discretion.

NOTIFYING WINNERS

28. Each Winner and Finalist will be notified via email, using the email address associated with their entries, on Monday 23 November 2026. Each Winner's and Finalist's name [and their Eligible Image] will be published on the People First Bank website and social media on Thursday 26 November 2026. No Winner or Finalist may make any public announcement, including on social media, about being a Winner or Finalist before details have been published on the People First Bank website.
29. If a prize involves a physical element, People First Bank will contact the Winner to arrange for the delivery of the prize.
30. People First Bank accepts no responsibility for any tax implications that may arise from the Awards or payment of any prize to any Winner. Each Winner should seek their own independent advice in this regard.
31. Except liability that cannot be excluded by law, People First Bank accepts no liability for any event, circumstance, loss or expense arising from the taking or use of a prize by a Winner or any other person. Where People First Bank mails a prize, any liability or obligation that People First Bank may have to provide the prize shall be immediately satisfied upon People First Bank mailing the prize. Any risks associated with mailing will be borne by the Winners.

USE OF ENTRIES / EXHIBITIONS

32. Each Winner's and Finalist's image will be displayed on the People First Bank Photographic Awards webpage in the form of a digital or virtual exhibition ("Virtual Exhibition"). All Winners and Finalists will be credited in the Virtual Exhibition.
33. Each Winner's image will be displayed in a People First Bank Photographic Awards Exhibition to be held in a location in Toowoomba and in Adelaide ("Physical Exhibition"). The time and location of the Physical Exhibition will be arranged by People First Bank and published online prior to the Physical Exhibition date. All Winners will be credited in the Physical Exhibition.
34. Finalist's images may also be displayed in the Physical Exhibition, if People First Bank deems that to be practicable in its discretion.
35. People First Bank may also display a Winner's image at the Heritage Bank Plaza Branch at 400 Ruthven Street, Toowoomba QLD 4350.
36. If a higher resolution file is required to print an image, People First Bank will contact the entrant directly and the entrant agrees to make all reasonable efforts to supply the required file.
37. Images without a clear landscape or portrait orientation will be printed by People First Bank to the most appropriate orientation.
38. By entering into the competition, each Winner and Finalist provides People First Bank with a non-exclusive, perpetual and irrevocable licence to reproduce in any manner any Winner's or Finalist's image in connection with the Awards, the Virtual Exhibition, the Physical Exhibition, or in relation to any future awards of this kind that People First Bank promotes.
39. Where a Winner or Finalist has their image purchased by People First Bank in accordance with the Awards, they grant People First Bank with a non-exclusive, perpetual and irrevocable licence to reproduce in any manner any Winner's or Finalist's image for any purpose.

40. People First Bank will endeavour to credit the photographer wherever appropriate and possible, but People First Bank will not be liable for any reason if credit is not given. Where People First Bank uses an image in accordance with these Terms and Conditions and crediting the entrant is not appropriate or possible, the entrant consents to the infringement of their moral rights for this limited purpose.
41. When sharing an image, People First Bank will take reasonable effort to remove any EXIF data prior to sharing the image with the any third-party provider. People First Bank will take reasonable steps to ensure that viewers of the Virtual Exhibition are restricted from downloading any photo from the Virtual Exhibition.

INDEMNITY

42. Except liability that cannot be excluded by law, People First Bank accepts no liability for any event, circumstance, loss, or expense arising in connection with an entrant's participation in the Awards.
43. Each entrant agrees to indemnify and hold harmless People First Bank and each of its related entities in respect of any breach of these terms and conditions by the entrant. By entering the Awards, each entrant undertakes that they shall not grant any rights to any of the images in any entry to any other party that are inconsistent with these terms and conditions. Each entrant expressly undertakes and agrees that they will indemnify People First Bank on a full indemnity basis for any costs, expenses or damages that it may incur, including any legal fees, as a result of any claim or other action arising in respect of its use of any images in accordance with these terms and conditions, including breach of third party intellectual property rights.

GENERAL TERMS

44. All entrants of the People First Bank Photographic Awards will be included in the Photographic Awards Mailing List for future email communications regarding the awards.
45. People First Bank has the right to revoke any award and/or remove images from the exhibitions at its sole discretion or as required by any authority or law.
46. The Awards are not sponsored, endorsed, or administered by, or associated with, Facebook or any other social media platform (**Social Media**). Each person who participates in the Awards understands and agrees that they are providing their information to People First Bank and not to any Social Media. By entering the Awards, each Eligible Entrant releases any Social Media from any action or claim arising out of the Awards. Any questions, comments or complaints regarding the Awards must be directed to People First Bank, and not on Social Media. At all times, Eligible Entrant's agree to act in accordance with the relevant Social Media terms of use, including without limitation, the Facebook Statement of Rights and Responsibilities, which can be viewed at www.facebook.com/terms.php, and other related policies.
47. The collection and disclosure of personal information provided in connection with the Awards will be handled in accordance with the People First Bank Privacy Policy (the Privacy Policy), which complies with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. A copy of the Privacy Policy for non-banking activities is available on the People First Bank website at <https://www.peoplefirstbank.com.au/brc-8-6-247> or on request.

48. Entrants agree and consent to People First Bank using and disclosing the Entrant's personal information and images for the purposes of conducting the Promotion, awarding the Prizes, publicising the Promotion and any other matter connected to, or incidental to, the Promotion.
49. If this Promotion is not capable of being conducted as anticipated due to any reasons beyond the control of People First Bank, People First Bank reserves the right, in its sole discretion, to modify, suspend, terminate, or cancel the Promotion, as is reasonably appropriate in the circumstances.
50. Where an Australian Photography Magazine or Capture Magazine subscription is included in a prize, People First Bank will disclose the Winner's name, postal address and email address to Australian Photography Magazine and Capture Magazine (Yaffa Media) to set up the subscription, and by entering the Awards each entrant expressly consents to People First Bank doing so.
51. Where a Prezzy eGift Card is included in a prize, People First Bank will disclose the Winner's name and email address to Prezzy Pty Ltd to enable sending of the prize. Winners will need to choose to redeem their eGift Card from a list of retailers available via Prezzy. Terms and Conditions of the applicable retailer will apply to the redeemed eGift Card. The eGift Card is not refundable or redeemable for cash and expired eGift cards cannot be extended or replaced. The eGift will be valid until the end of the expiry date specified on the eGift card. The Winner is responsible for redeeming the eGift card before the expiry date. Redemption of the eGift Cards is managed by Prezzy Pty Ltd (ABN 16 602 963 422). For more information and terms go to prezzy.com.au/doc/terms-of-service/