

Eligibility Assessment Registrant FAQ Guide

Westpac & St. George Finance Flex Commissions Class Action Settlement Administration

This Guide is for registrants in the Westpac & St. George Finance Flex Commissions Class Action who received an Eligibility Assessment Information Request on and from 9 July 2026.

We need more information about you and your Westpac, St George, Bank of Melbourne or Bank of SA car loan(s) to determine if you are eligible for this class action. You will be asked for your current name, your name and contact details at the time you entered the loan, and some loan information if you still have it. We do not need your loan documents.

The deadline to submit the form is **28 July 2026**.

If you do not submit the form via the link by the deadline, you will not be eligible to participate in the settlement or receive compensation. Late submissions will not be accepted.

Please read this Guide before contacting us with questions to minimise costs for the benefit of all 125,000 claimants registered in this settlement.

This is a different class action to the Esanda Car Loans Flex Commissions Class Action and the Macquarie Leasing Flex Commissions Class Action. They are against different lenders. If you registered in more than one case, you may be required to submit further information in one or more of them.

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Part 1 – General Information

1. Is this a scam?

This is not a scam. Maurice Blackburn is sending out legitimate notices by email, SMS and post on and from 9 July 2026 to certain registrants who are required to provide further information so we may determine their eligibility. If you received this request, it is because you registered to participate in the Westpac & St. George Finance Flex Commissions Class Action.

Requests for information about the Westpac & St. George Finance Flex Commissions Class Action from MB will come from:

- westpacflexca@mauriceblackburn.com.au by email; and/or
- 'MBLawyers' by SMS.

It is safe to click the links in the email or text and submit your information to us via the form.

Sometimes we will send general updates from donotreply@mauriceblackburn.com.au if we are not asking you to do anything.

Your information will only be used by Maurice Blackburn for the Westpac & St. George Finance Flex Commissions Class Action Settlement Administration and will be treated confidentially at all times. You can read our privacy policy here: <https://www.mauriceblackburn.com.au/privacy/>

2. Why do I have to fill out this form?

When people registered for this class action, they were asked to provide some information about themselves and their car loan, like their name, contact details, and vehicle information. We compared the registration information to the “List of Borrowers” provided to us by the defendants.

To be eligible to participate in the settlement, we must be able to identify your car loan on the “List of Borrowers” based on the information you provide. We could not identify your details on an eligible car loan based on the information you provided. You may have been partially matched to one or more eligible car loans, and we need further information to confirm that. In order for us to verify that you are eligible, we need you to provide information to us that matches with a car loan on the list provided to us by the defendant.

The information on the “List of Borrowers” is some of the information you provided to the car dealer at the time you entered into the car loan. The eligibility assessment form asks you to provide the type of information on the List of Borrowers (like your name and contact details at the time you entered into the loan) so we can check again.

3. What do I have to do?

If you received a notice via email on or from 9 July 2026 you are required to provide further information to us by the deadline to prove your eligibility through the portal linked in your notice. We will use that information to attempt to identify you and your car loan on the List of Borrowers. The information on the List of Borrowers is some of the information you provided to the car dealer at the time you entered into the car loan.

The form asks for information like your name and contact details at the time you entered the loan, your loan contract number, your license plate number, and the date of the loan. If you don't know any answers, leave them blank and continue. The more information you give us, the higher chance we can confirm your eligibility. We don't need your loan documents and will not review them, so please don't send them to us.

Once you have submitted the eligibility assessment form, you do not have to do anything else. We will write to you to let you know if you are eligible or ineligible to participate in the settlement administration in due course.

4. What happens if I do not submit the form by the deadline?

If you fail to submit the form by the deadline, you will be deemed a “Non-Responsive Group Member” in accordance with clause 5.3 of the Court-approved Settlement Distribution Scheme.

Non-Responsive Group Members will have their claims assessed as \$0 by the Scheme Administrator and will not be entitled to compensation.

5. I already gave you information about my car loan(s), do I still need to fill out the form?

If you received a notice requesting that you submit the eligibility assessment form, you are required to do so by the deadline. This means your information has not been identified on the List of Borrowers associated with eligible car loans, based on the information you have provided to date.

If you did not receive this form, your information and car loan(s) has been identified on the List of Borrowers and nothing is required from you at this stage, we will reach out to you at a later stage.

Part 2 – Filling in the Form

6. How do I fill out the form if I have more than one loan?

You will be presented one form for each car loan you previously registered. You will be asked to fill out the claimant and car loan information for each loan.

You cannot add new loans now that you did not include in your original registration because new claims cannot be made for the settlement now. There are no exceptions to this rule.

Please carefully review the information displayed before providing the information for each car loan you have, to avoid filling out the incorrect details of each respective car loan.

7. What do I do if my name has changed since I entered the loan? Or if I have been known by more names?

Please enter your current name (the name you go by now) in the “Current first name”, “Current middle name” and “Current last name” boxes.

Enter your name at the time of the loan (the name you would have used on your loan documents) in the fields:

- First name when they entered the loan
- Middle name when they entered the loan
- Last name when they entered the loan

Do not include extra words like “formerly” or “nee”. These words interrupt our name-checking process which is carried out by a formula because we check so many people’s names at once (about 12,000 people were asked to fill out this form).

We will check both your current name and your name at the time of the loan to see if it appears on the List of Borrowers. Unless you include it in this form, we will not check other names you have been known by, even if you included it in your initial registration (because we already checked that information and it did not match to an eligible car loan).

8. What information should I provide under 'Claimant Details'?

The Claimant is the person who entered into the car loan and the person making a claim in the settlement. 'Claimant Details' refer to the name and contact details of the person who entered into the car loan. The Claimant may be you or someone else (such as if you represent a Deceased Estate or your spouse). You will need to provide the details of the claimant at the time of entering into the car loan even if your details have changed because this is the information you gave the car dealer, and which we have available to us.

We will **not** contact you on the details you provide under 'Claimant Details'; it will only be used to match you with the data provided by the defendant. We will contact you on the contact information you provided in your registration or have since updated (such as the email address to which you received the eligibility assessment form).

9. What if I don't know what my contact details were at the time of the loan?

Please make your best effort to recall your contact details at the time of the car loan. The car loan contract would contain this information. Alternatively, any documents or emails you have received from the lender since may contain the contact details you used.

The more information you provide, the greater chance we will be able to match you to the defendants' data.

If you do not know the answer to one or more of the questions, please leave the relevant field blank if possible, and move on to the next question.

10. If I had more than one loan, what contact details do I include?

You will be presented with the loan details once for each registered car loan ("claim"). Enter the contact details you had at the time of each car loan. If your contact details, such as your mobile number, were different, please provide the contact details that were associated with each car loan in the relevant "when they entered the car loan" contact details fields in respect of each loan.

You can only claim for car loans you registered in your initial registration. You cannot register new loans now if you did not include them in your original registration because new claims cannot be made for the settlement now. There are no exceptions to this rule (see question 12 below for more on this).

11. What car or car loan is this about?

You should enter the details of any car loan you had with Westpac, St. George, Bank of Melbourne, or Bank SA that you entered in a car dealership between 1 March 2013 and 31 October 2018.

The car loan information you have given us already will be presented to you in the "Car loan details" section. This is all the information we have. You will be asked to correct or add to this information in the "Car loan & vehicle details" section.

We cannot give you information about your car, car loan or tell you which car or car loan your claim relates to if you had multiple. We do not know the details of any car loan you may have had. This is because the information you have provided to date did not match to the information on an eligible car loan. It is your responsibility to add the information about an eligible loan. You should review any documents you have if you are not sure of the details, or if not available to you, make your best guess. We cannot help you with this.

12. What if I had more than one loan and I want to add a new one?

You can only claim for car loans you registered in your initial registration. You cannot register new loans now if you did not include them in your original registration because new claims cannot be made for the settlement now. There are no exceptions to this rule.

The car loan information you have given us already will be presented to you in the “Car loan details” section. You will be asked to correct or add to this information in the “Car loan & vehicle details” section.

If you have more car loans than you originally registered, it is your choice which details you include in the eligibility assessment form. You cannot add more loans now.

13. Where can I find my loan contract number?

Your ‘Loan Contract Number’ (also known as ‘Account Number’ or ‘A/C NO’) is an 8 or 9-digit number that can be found on your loan contract (as highlighted in the examples below). It might also be on your “Payout letter” sent by the lender when you paid off the loan, or other documents or letters issued to you by the lender about the car loan.

If you do not know this number, you can leave this question blank. However, the more information you provide us, the greater chance we will be able to identify your car loan.

We cannot give the Loan Contract Number to you because we do not know which Loan Contract Number is yours (if we did, you would not need to provide this information).

Examples:

St. George Finance Fixed Loan Agreement:


HOLDEN
FINANCIALSERVICES

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FIXED RATE LOAN AGREEMENT DETAILS

St. George Bank - A Division of Westpac Banking Corporation
 ABN 33007457141
 Australian credit licence 233714
 Level 4 1 Chifley Square Sydney NSW 2000
 1300309826

ABOUT THIS AGREEMENT

This Agreement consists of two documents: these Details and the Fixed Rate Loan Agreement Standard Terms Version 01 March 2015 ("Standard Terms"). Accordingly, this document does not contain all the terms of your loan agreement or all of the information we are required by law to give you before the agreement is made. Further terms and information are in the Standard Terms.

CUSTOMER: A/C NO: [REDACTED]

DISCLOSURE DATE: [REDACTED]

THE INFORMATION IN THESE DETAILS IS CURRENT AS AT THIS DATE

The amounts marked * are only estimates. They assume that payments will be made on time, that the fees and charges will not change after the disclosure date and that you borrow the loan amount on the disclosure date. The meaning of words printed like this is in the Standard Terms.

FINANCIAL INFORMATION TABLE	
Loan Amount	\$ [REDACTED]
Interest Rate – Per annum, fixed for the loan term	[REDACTED] %
Total interest charges payable	\$ [REDACTED]
Total amount repayable – Please see Special Conditions	\$ [REDACTED]

REPAYMENTS

Loan Term [REDACTED] months

The loan amount is repayable over the loan term in accordance with the Repayment Schedule below

Number of Repayments	Repayment Amount	Frequency
[REDACTED]	\$ [REDACTED]	Weekly
	\$ [REDACTED]	Weekly

Total of: [REDACTED] Weekly repayments

The Repayment Schedule sets out the repayment amount repayable on each repayment date. Unless there is a single repayment at the end of the loan term, the first repayment is due Weekly after the settlement date and subsequent repayment dates are Weekly after the first repayment date.

However, if the settlement date is the 29th, 30th or 31st of the month and the month when the first repayment is due does not have that many days, the first repayment is due on the last day of that month. This does not apply for weekly or fortnightly repayments.

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Version No: 8 Originator No: 10002655 Account No: [REDACTED]

The deadline to submit the eligibility assessment form is
28 July 2026

St. George Finance Payout Letter:



14 November 2019

St. George Finance Limited
ABN 99 001 094 471
Australian credit licence 387944
Level 24 Tower Two International Towers 200 Barangaroo Avenue
Barangaroo NSW 2000
Telephone: 1300301315

[Redacted Address]

Dear [Redacted],

Account Name: [Redacted]
Account Number: [Redacted]
Description of Goods: [Redacted]
Registration Number: [Redacted]
VIN/Chassis Number: [Redacted]

Bank of Melbourne Payout Letter:



25 October 2021

Bank Of Melbourne - A Division of Westpac Banking Corporation
ABN 33 007 457 141
Australian credit licence 233714
P O Box 12102 A'Beckett Street Melbourne
Vic 3000
Telephone: 1300100266

[Redacted Address]

Dear [Redacted],

Account Name: [Redacted]
Account Number: [Redacted]
Description of Goods: [Redacted]
Registration Number: [Redacted]
VIN/Chassis Number: [Redacted]

14. What if I had a joint loan (co-borrowers)?

If both co-borrowers received the eligibility assessment form

Each registered co-borrower will be asked to fill out a form for each car loan they registered if they have not already been matched to a car loan on the List of Borrowers. If one person is the nominated 'admin contact' for both claimants, you may receive these forms together via one link sent to the same email address.

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28 July 2026

When you click through the link, you will need to fill out one form for *each car loan* registered by *each claimant*. This means if there is one car loan but two claimants, you need to fill out the form twice, with different “Claimant Details” (being the name and contact details of each co-borrower at the time of the loan) but the same “Car Loan & Vehicle Details”.

For example, if Joe and Sally Bloggs are both registered co-borrowers and receive an email to their family email address bloggsfamily@email.com requesting they fill out the eligibility assessment form for both claimants, they should:

- Fill out the forms as presented. Joe’s ‘Claimant Details’ are displayed at the top of the screen, so Joe enters his details at the time he entered the car loan in the ‘Claimant’s Details’ section. These are the details that were provided to the car dealer at the time.
- Enter the same ‘Car loan & vehicle details’ for each claimant, for example the same vehicle registration number
- Once Joe’s form is submitted by clicking “next”, Sally’s information will be presented. Sally enters her details at the time she entered the car loan in the ‘Claimant’s Details’ section. The contact details might be the same as Joe’s, for example the email address and/or mobile.

If only one co-borrower received the eligibility assessment form

It is possible that if both co-borrowers registered, only one has been matched to the car loan based on the registration information they provided. This means the other ‘unmatched’ co-borrower will be asked to fill out the eligibility assessment form. That co-borrower should fill it out on their own behalf as the claimant.

For example, if John and Jane entered a car loan together as co-borrowers and both registered for the class action, if Jane receives an eligibility assessment form but John does not, this means:

- John has been identified as a borrower under the car loan. John does not need to fill out the eligibility assessment form.
- Jane has not been identified as a borrower under the car loan based on her registration information. Jane does need to fill out the eligibility assessment form by the deadline to prove her eligibility.
- Jane should not submit the claimant name as “John and Jane Doe”. Use the individual’s name that is on the loan and that received the eligibility assessment form.

What if only one co-borrower is registered or only one matched to the car loan after the eligibility process?

If both registered co-borrowers are deemed eligible in relation to the car loan, any compensation will be split equally between them (apportioned). That means they will each receive half of the compensation.

If only one co-borrower is registered and eligible, that person is entitled to claim compensation (if any) on behalf of the entire car loan.

If both co-borrowers are registered and one is required, but fails, to submit the eligibility assessment form, the remaining registered co-borrower is entitled to claim compensation on behalf of the entire car loan. This would also happen if one co-borrower withdraws their claim before the calculation of compensation. Claimants can instruct us to withdraw their claim by email.

However, if both co-borrowers are registered and only one submits bank details when requested, but the other fails to, as the compensation has already been calculated, the non-responsive co-borrower's unclaimed funds will remain in the pool for distribution to eligible group members or otherwise dealt with in accordance with the Scheme (meaning, their unclaimed compensation will not go to the other co-borrower).

15. What if I'm the guarantor of the car loan?

The class action was brought on behalf of consumers who took out a car loan at a car dealership between 1 March 2013 and 31 October 2018 with Westpac, St. George Finance, Bank of Melbourne or BankSA. This only includes borrowers under the car loan. This means guarantors are not eligible to participate in the settlement or receive compensation even if you made payments under the loan.

You may wish to seek independent legal advice or other advice about other remedies that may be available to you.

16. Why don't you have my information already?

To be eligible to participate in the settlement, we must be able to identify you on the "List of Borrowers" based on the information you provide. The information on the "List of Borrowers" is some of the information you provided to the car dealer at the time you entered into the car loan.

When people registered for this class action, they provided some information about themselves and their car loan, like their name, contact details, and car loan information if available to them. We compared this information to the "List of Borrowers" provided to us by the defendants.

The information you provided in your original registration did not match to an eligible car loan on the List of Borrowers. You may have been partially matched to one or more eligible car loans and we need further information to confirm that.

You may have received a Court-ordered Registration & Opt Out Notice from Maurice Blackburn in 2023 related to the Westpac & St. George Finance Flex Commission Class Action. However, if you did not provide information to us directly via your registration that matches the List of Borrowers (including the contact information we used to send you that notice), we may not have been able to identify you as the recipient of that notice. You also need to ensure that the right member of your household registered.

The eligibility assessment form asks you to provide the type of information on the List of Borrowers (like your name and contact details at the time you entered into the loan).

17. I need to provide more details than the form has room for (such as my home address)

The form has been designed to ask for the type of information that we have available to us to link you to your eligible car loan (if any). The information on the “List of Borrowers” is some of the information you provided to the car dealer at the time you entered into the car loan.

If the form does not ask you for certain information, like your postal address, that is because we do not have that information associated with the car loan, so it would not help us identify you and link you to your car loan (if any). We do not ask for information we do not need.

Please do not email us information or documents that the form does not request. This will not assist us to assess your eligibility. We will not review individual contract documents as there are over 12,000 people who have received this request.

18. I found more information after submitting the form

Once you click ‘Next’ on the form, you will not be able to go back and change the information you have submitted. Please carefully review the information before you submit it.

Only information submitted via the form will be reviewed by our team to match you to the defendant’s data. We do not require and will not review individual loan contract documents. This is to minimise costs for the benefit of all registered group members.

You may request a new link via email at westpacflexca@mauriceblackburn.com.au. Please note we are not obligated to send you a new link once you have submitted it. It is in the Administrator’s sole discretion as to whether we issue you a new link. This needs to be done on an individual basis and we need to carefully manage the volume of enquiries to ensure the administration is conducted efficiently on behalf of all 125,000 registered claimants.

We encourage claimants to carefully review and collect the information they need prior to submitting the form.

19. How do I fill out the form on behalf of a deceased estate?

Authorised persons may claim on behalf of a deceased estate. We don’t need any documents right now, but you may be required to provide proof of authority to claim at a later date, such as the death certificate and will.

To fill out the form on behalf of a deceased estate:

- The deceased is the ‘Claimant’
- Enter the deceased’s name at the time of their death in the ‘Current name’ section.

- If the deceased's name was different at the time of entry into the car loan, enter that name in the 'First name when they entered the loan (if different)' and 'Last name when they entered the loan (if different)' fields. Do not enter any extra words like "formerly" or "nee". This will interrupt our name matching processes.
- Enter the deceased's email address and phone number(s) they would have provided to the car dealer when they entered the car loan where indicated.

This information will only change the 'Claimant' (deceased's) information. It will not impact the Admin Contact (your) name or contact details. This means if you have told us you represent a deceased estate as the admin contact, your name and contact details will not be changed by you entering this information. It will only be used to try to identify the deceased and any eligible car loan they may have had on the List of Borrowers.

If you have not previously told us you represent a deceased estate, email us your full name, contact details, the details of the deceased, and on what basis you represent the estate (executor, administrator, next of kin) to westpacflexca@mauriceblackburn.com.au.

20. Expired link / technological issues

Once you click into the link, if you navigate away from the webpage, the link will expire. It will also expire after an extended period of inactivity.

You can request a new link be sent to your email by clicking the link in the email and following the instructions there. It will tell you to:

1. Click 'login' in the top-right hand corner of the screen
2. This will open a new window
3. Scroll down and select 'login using an email link'
4. Enter your email address (this should be the email address we are contacting you with)
5. Tick the 'I'm not a robot' checkbox
6. Click the 'send' button
7. You will receive an email from us with a new link that logs you in
8. Click on the link in that new email and fill out the activities assigned to you

"Update your browser" error message

If you have this issue, access the link using a desktop computer or laptop. If you do not have access to your own, please ask a trusted family member or friend to use their computer.

This error message means the browser on your device does not support the link but updating the browser will not resolve the issue.

I'm still having trouble

If you have trouble with technology, please ask a trusted family member or friend to help you. Our team cannot help individual registrants with the form.

Please try to resolve technical issues yourself before contacting us. However, if you continue to have issues, you can email us at westpacflexca@mauriceblackburn.com.au.

Part 3 – Payment questions

21. What does this settlement compensate us for?

The class action, in effect, claimed that the interest rate consumers paid on their car loans was unlawfully inflated because of the way flex commissions were calculated and paid to car dealers. This means any compensation is based on the extra amount eligible group members allegedly paid in interest on their car loans because of the flex commission structure than what they otherwise may have paid. Any compensation you are entitled to will not take into account the full amount of your loan or the full amount of the interest you paid on your loan.

22. How much compensation will I receive?

If you received the eligibility assessment form, you have not yet been identified as an eligible group member. Only eligible group members may be entitled to receive compensation. This means unless we identify you as an eligible group member based on the information you provide in your eligibility assessment form, you will not be eligible to receive compensation.

Eligible group members are not guaranteed to receive compensation as this depends on factors such as when you entered into your car loan and/or how much you paid. Only Eligible Group Members' whose Estimated Distribution Amount is above the minimum payment of \$20 will be entitled to a payment, as approved by the Court (Clause 7.5 of the Scheme). This is because it would cost more to distribute the funds than the value of the compensation, if under the minimum payment.

We do not know yet how much compensation you may get, if any.

Car loans entered from 1 March 2013 to 15 July 2014

For loans entered into before 15 July 2014, the assessed loss for each contract will be 10% of the average assessed losses of loans entered into after this date.

Group members with loans entered into before 15 July 2014 will therefore receive significantly less compensation than others, as set out in the settlement notice sent to all registered group members in early 2025. For more information on this, read section 23 below.

Co-Borrowers

If you are a co-borrower and both borrowers registered for the class action and are deemed eligible, the compensation will be evenly split between you ("apportioned"). If each co-borrower's estimated compensation once evenly split between you, is less than the minimum payment (\$20), neither co-borrower will receive compensation. This will occur unless one borrower becomes a non-responsive group member under the Scheme or withdraws their claim prior to the calculation of compensation.

If only one co-borrower registered and is deemed eligible, that person is entitled to claim compensation on behalf of the entire car loan.

For example, if John and Jane are co-borrowers on an eligible car loan, but only John registered, John will be entitled to all of the compensation for the loan, that is, he will not receive half. However, if both John and Jane registered and are eligible, they will receive half of the compensation each.

However, if both co-borrowers are registered and only one submits bank details when requested, but the other fails to, as the compensation has already been calculated, the non-responsive co-borrower's unclaimed funds will remain in the pool for distribution to eligible group members or otherwise dealt with in accordance with the Scheme (meaning, their unclaimed compensation will not go to the other co-borrower).

This is in accordance with the Court-approved Settlement Distribution Scheme.

23. Why will pre-15 July 2014 loans receive less compensation?

This is because legal claims for 'unfair conduct' were, on the defendants' case, said to be 'out of time' and the subject of a statutory time limitation which meant they could not succeed for these group members under the legislation relied on in the class action. As a result, the pre-15 July 2014 legal claims in the class action were different, with those group members having claims in mistake only - and therefore subject to significantly higher risks. This was taken into account when designing the settlement distribution scheme. The Court independently assessed the fairness of the scheme (including the approach to calculating compensation) and determined it was fair and reasonable for all group members including those group members who entered into pre-15 July 2014 loans and who had claims in mistake only. We will tell you if this applies to you.

24. I have more questions that are not answered by this Guide

In an effort to keep administration costs to a minimum for the benefit of all group members, we cannot help individual group members fill out the eligibility assessment form. If you have questions not answered by this guide email us on westpacflexCA@mauriceblackburn.com.au

We will prioritise enquiries that are not answered by the Guide. Please submit the form to the best of your ability before the deadline of 28 July 2026 to ensure you do not miss out.