

# Terms & Conditions

## nib “Win a 2026 Toyota AFL Grand Final Experience” Competition

1. These Terms and Conditions apply to the nib “Win a 2026 Toyota AFL Grand Final Experience” Competition (“**Competition**”). By participating, entrants agree to be bound by these Terms and Conditions.
2. Entries must comply with these Terms and Conditions to be valid.
3. The Promoter is nib health funds limited ABN 83 000 124 381 of 22 Honeysuckle Drive, Newcastle NSW 2300. (“**Promoter**” or “**nib**”). The Promoter has engaged Richmond Football Club Limited ABN 25 679 73 340 of Swinburne Centre, Punt Rd, Richmond VIC 3121 to assist in running the Competition (“**Richmond FC**”).
4. This Competition is a game of chance.
5. This Competition is an AFL Authorised GF Promotion: GFAFL26/126.
6. The Competition commences at 9:00 am (AEST) on Thursday, 6 August 2026 and closes at 11:59 pm (AEST) on Tuesday, 8 September 2026 (“**Competition Period**”).
7. There is one (1) individual prize to be won. The prize consists of two (2) tickets to a 2026 Toyota Grand Final Day pre-game function, two (2) x reserved seat tickets to the 2026 Toyota AFL Grand Final, and one (1) x \$1,500 nib Digital Visa Gift Card (the “**Prize**”). The total Prize pool for the Competition is AUD\$3,490 incl. GST. The nib Digital Visa Gift Card (“**Card**”) is issued by Heritage and People’s Choice Limited trading as Heritage Bank ABN 11 087 651 125 (“**Heritage**”) pursuant to a licence from Visa Worldwide PTE Ltd. For full terms and conditions visit <https://activgiftcard.com.au/terms/>.

## How to Enter

8. Entry into the Competition is only open to members, who at the time of entry and at the time of the Prize draw:
  - a. are aged 18 years or older on the date on which they enter the Competition; and
  - b. hold an Extras, Hospital, Ambulance, or Overseas Student or Worker Health Cover with nib; and
  - c. meet the eligibility criteria to access nib Rewards including having a policy start date more than 30 days in the past; and
  - d. are up-to-date with any premium payments (excludes members whose policy is suspended, in arrears or on hold). (“**Eligible Entrants**”).

Policy holders of GU Health Insurance and products issued by nib from Qantas Health Insurance, Suncorp Health Insurance, AAMI Health Insurance, Apia Health Insurance, Real Health Insurance and Seniors Health Insurance are not eligible for the Competition.
9. To be eligible to win, Eligible Entrants must complete the following steps during the Competition Period for one entry into the Prize draw:
  - a. go to nib Rewards by logging in to the nib App or nib Member Account online.

To access nib Rewards:

    - i. all members must accept the nib Rewards terms and conditions (if they haven’t already done so).
    - ii. nib members with private health insurance must have a policy start date more than 30 days in the past.
    - iii. go to the competition entry form within the nib



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- Rewards platform and complete all required data entry fields in the competition entry form;
- b. remain an active member of nib at the time of the Prize draw (excludes members whose policy is suspended, in arrears or on hold); and
  - c. have a first name, last name and valid email address registered on their nib policy to be notified by the Promoter if they win.
10. Eligible Entrants must not be an employee of the Promoter, Richmond FC, Australian Football League (AFL) or its related entities and must not have any immediate family members who are employees of the Promoter, Richmond FC, Australian Football League (AFL) or its related entities. Immediate family means spouse, de facto spouse, child or stepchild (whether natural or by adoption), parent or step parent, grandparent, uncle, aunt, niece, nephew, brother, sister, step brother or step sister or first cousin.
  11. Eligible Entrants can enter only once.
  12. Entries must be received during the Competition Period and will be deemed to be received only when they have actually been received by the Promoter.
  13. Entrants are responsible for their own costs associated with entering the Competition.
  14. Entrants who use automatically generated entries or multiple aliases, may be disqualified from the Competition.
  15. Competition entries become the property of the Promoter upon submission.
  16. Eligible Entrants agree to the Promoter's use of their feedback in any medium in connection with this Promotion as well as the Promoter's future marketing and communication activities.

## Prize Draw and Redemption

17. Only one Prize can be won by an Eligible Entrant.
18. Prizes are not transferrable, exchangeable or redeemable for cash.
19. Prizes may not be resold, offered for resale, used for advertising, promoting or other commercial purposes. Prizes must be taken as offered and may not be varied.
20. The Prize values are correct as at the date of preparing these Terms and Conditions and include any applicable GST.
21. The Digital Visa Gift Card ('Card') is issued by Heritage and People's Choice Limited trading as Heritage Bank ABN 11 087 651 125 ('Heritage') pursuant to a licence from Visa Worldwide PTE Ltd. For full terms and conditions visit <https://activgiftcard.com.au/terms>.
22. If any Prize is unavailable, the Promoter reserves the right to substitute the Prize with a prize of equal or greater value, subject to any applicable regulation.
23. Acceptance and use of a Prize is subject to any additional terms and conditions of the relevant retailer, supplier and/or venue.
24. The Prize draws will take place at nib Health Funds limited ABN 83 000 124 381 at 22 Honeysuckle Drive, Newcastle NSW 2300 at 11:00am (AEST), on Thursday, 10 September 2026 using computerised random selection.
25. The Promoter may draw two additional reserve entries and record them in order in case the winning entry or entrant is deemed invalid, or a Prize is unclaimed ("**Reserve Entrant(s)**"). The reserve entries will be selected using the same method as the original draw, subject to the requirements and/or approval of any regulatory authority.
26. The Promoter's decision in relation to any aspect of the Competition will be final and

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- binding on every person who enters, and no correspondence will be entered into.
27. The winner will be contacted by email and/or telephone within one business day of the Competition being drawn.
  28. If the Promoter cannot contact the Winner (or if the Winner does not contact the Promoter) by 5:00 pm (AEST) on Monday, 14 September 2026, their entry will be forfeited. The prize will then be awarded to the first Reserve Entrant selected. Should the first Reserve Entrant not be contactable (or if the first Reserve Entrant does not contact the Promoter) by 5:00 pm (AEST) on Wednesday, 16 September 2026, their entry will be forfeited.
  29. If the Prize is not claimed by the Second Reserve Entrant by 12:00 pm (AEST) on Friday, 18 September 2026, their entry will be forfeited.
  30. All reasonable attempts will be made to contact the Winner and/or Reserve Entrant(s).
  31. If the Prize remains unclaimed, or the Promoter cannot contact the Winner or the Reserve Entrant(s) (and their email is not deliverable), their entry will be forfeited, and no further unclaimed prize draws will be conducted. This information will be published on the Competition Website.
  32. The Winner will be sent their \$1,500 nib Digital Visa Gift Card within 14 days of the competition draw taking place and once they have confirmed their details and acknowledge that their Prize will be sent to their confirmed email address.
  33. The details and two (2) tickets to the 2026 Toyota Grand Final Day brunch function, and the two (2) reserved seat tickets to the 2026 Toyota AFL Grand Final will be sent out to the Winner as soon as they become available from the AFL, approximately from 23 September 2026, and once they acknowledge that their Prize will be sent to the previously confirmed email address.
  34. The Promoter takes no responsibility for Prizes lost or damaged in transit.
  35. The Winner's first initial, last name and state of residence will be published on the competition winner's website: (<https://www.nib.com.au/health-insurance/competition-winners>) ("**Website**") at least 3 business days after the competition draw and once the Winner has been confirmed.
  36. Prizes and all elements of Prizes must be taken as and when offered or will be forfeited, and if forfeited, the Promoter will not be liable for providing alternative Prizes. Prizes are subject to any additional terms and conditions imposed by the relevant supplier and/or venue.
  37. The Promoter is not liable for any costs associated with the redemption of the Prize, including transportation, accommodation or other ancillary expenses.
  38. Where the Promoter, acting reasonably, is of the view that an entrant has breached these Terms and Conditions, it reserves the right to discard their entry.
  39. The Promoter reserves the right, at any time, to verify the validity of entrants (including an entrant's identity, age and place of residence) and may disqualify any entrant who is not eligible to enter the Competition under these Terms and Conditions or who fails to verify the validity of their entry. The Promoter also reserves the right to disqualify any entrant submitting an entry which, in the opinion of the Promoter, is incomprehensible, illegible, and incomplete or includes objectionable content, including but not limited to profanity, nudity, potentially insulting, scandalous, inflammatory or defamatory images or language. Failure by the Promoter to enforce its rights at any time does not constitute a waiver of these rights.

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40. Entrants and winner(s) agree to submit images and/or content of them with their prize if it is requested by nib in conjunction with promoting the competition. This content will become the property of the said agents and suppliers for promotional purposes. The Winner agrees to grant the Promoter a perpetual and non-exclusive license to use competition footage and photographs in all media worldwide, including online social networking sites, and the Winner will not be entitled to any fee for such use. The Winner consents to any comments made being published on the promoter's website, social media accounts and marketing materials.

## General Terms

41. Entrants must not, in relation to this Competition:
- tamper with the entry process;
  - engage in any conduct that may jeopardise the fair and proper conduct of the Competition;
  - act in a disruptive, annoying, threatening, abusive or harassing manner;
  - do anything that may diminish the good name or reputation of the Promoter or any of its related entities or of the agencies or companies associated with this Competition;
  - breach any law or infringe any third-party rights including intellectual property rights; or
  - use any other mechanical or electronic means that allows the individual to automatically enter repeatedly; or
  - behave in a way that is otherwise inappropriate.
42. The Promoter is not liable for entries, Prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted.
43. Entry and continued participation in the Competition is dependent on the Eligible Entrant following and acting in accordance with the Instagram and Facebook Terms of Use. This Competition adheres to the Instagram and Facebook terms and conditions set out in the promotion guidelines. The Eligible Entrant releases Instagram and Facebook and their associated companies from all liabilities arising in respect of the Competition. The Eligible Entrant acknowledge that the Competition is in no way sponsored, endorsed or administered by, or associated with Instagram and Facebook.
44. If any dispute arises between you and the Promoter concerning the conduct of this promotion or claiming a prize, the Promoter will take reasonable steps to consider your point of view, taking into account any facts or evidence you put forward, and to respond to it fairly within a reasonable time. In all other respects, the Promoter's decision in connection with all aspects of this Competition is final and no correspondence will be entered into.
45. If this Competition cannot run as planned for any reason beyond the Promoter's control, for example due to software, hardware or communications issues, unauthorised intervention, tampering, fraud or technical failure, the Promoter may end, change, suspend or cancel the Competition or disqualify affected entries/entrants, subject to any necessary approval by the state/territory gaming authorities.
46. The Game may be subject to change by the AFL without notice, and as a result, the Promoter reserves the right to modify or cancel the Competition without notice in the event that a Game is cancelled, changed or delayed.

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47. By entering, Entrants request that their full address not be published.
48. The Promoter is not responsible for any tax implications arising from entrants winning a Prize. Entrants should seek independent financial advice. If for GST purposes this Competition results in any supply being made for nonmonetary consideration, entrants must follow the Australian Taxation Office's stated view that where the parties are at arm's length, goods and services exchanged are of equal GST inclusive market values.
49. Subject to any rights any person has under any laws the Promoter excludes all liability to the maximum extent allowed by law, for any loss or damage (including, without limitation, indirect, special or consequential loss, loss of opportunity, profits or business), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or wilful misconduct) in relation to or arising from this Competition or accepting or using any Prize. For the sake of clarity, this clause shall not apply to where the Promoter has contributed to or caused such loss, expense, damage or personal injury or death shall not apply to any liability which cannot be excluded by law (in each case the Promoter's liability is limited to the minimum allowable by law).
50. The Promoter is not liable for entries, Prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted.
51. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.
52. The Promoter reserves the right to disqualify any persons who breach any of these Terms and Conditions, provide false information or who seek to gain an unfair advantage or to manipulate this Competition.
53. Nothing in these Terms and Conditions limits, excludes, modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act 2010 (Cth), as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the State and Territories of Australia.
54. Personal information is being collected by the Promoter for the purpose of conducting and promoting this Competition, and to assist the Promoter to improve its services. By entering this Competition, an entrant consents to storage and use of their personal information by nib in accordance with its [Privacy Policy](#) and Richmond FC in accordance with their [Privacy Policy](#). If the personal information is not provided, the entrant may not participate in this Competition.
55. Authorised under: ACT Permit No. TP 26/01698.