Terms & Conditions

nib "Giant Footy Challenge to Win a $300 Richmond Prize Pack" Competition

1. These Terms and Conditions apply to the nib "Giant Footy Challenge to Win a $300 Richmond Prize Pack" 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. The Competition commences at 3:00 pm (AEST) on Saturday, 15 August 2026 and closes at 4:30 pm (AEDT) on Saturday, 31 October 2026 or another date and time as notified by the Promoter ("**Competition Period**").
5. The nib "Giant Footy Challenge to Win a $300 Richmond Prize Pack" on field Competition ("**Skill Activation**") will take place over six (6) rounds ("**Competition Rounds**") each held at a Richmond Football Club W home game on the dates set out in the table in clause 23 below ("**Competition Round Game(s)**"). For each Competition Round, there is a major prize consisting of one (1) x $300 Richmond Prize Pack consisting of a Richmond scarf, cap and a $230 Richmond Roar Store online voucher ("**Major Prize**") to be won by the first-place winner. There will also be one (1) consolation prize consisting of one (1) $80 Richmond Roar Store voucher to be won by the second-place participant ("**Participant Prize**"). The total Prize pool for the Competition is AUD$2,280.00 (incl. GST).
6. For the avoidance of doubt, no flights, travel or accommodation is provided as part of the Prize.
7. The Competition is a game of skill. Chance plays no part in determining the winner. Each entry will be individually judged, based on who is the fastest to complete the Competition, as judged by the Promoter and/or Richmond FC.

Entry Requirements

8. Entry into the Competition is only open to permanent residents of Australia who are aged 18 years or older on the date on which they attend a corresponding Richmond home game and enter the Competition ("**Eligible Entrants**").
9. To be eligible to win, Eligible Entrants must be in possession of a match day ticket for the relevant Richmond W match.
10. Eligible Entrants must not be a current professional athlete (from any sporting code), 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 during the Competition Period.
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 and/or Richmond FC.

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13. Entrants are responsible for their own costs associated with entering.

How to Enter

14. Eligible Entrants will be automatically entered into the Competition when they purchase a match-day ticket or membership package to attend a Competition Round Game.
15. Entrants must provide accurate, complete and up-to-date information on any forms they are requested to complete as part of the Competition. Eligible Entrants agree to the Promoter and Richmond FC's use of their feedback in any medium in connection with this Promotion as well as the Promoter and Richmond FC's future marketing and communication activities.

Prizes and Determination of Winners

16. Only one (1) x Major Prize and one (1) x Participant Prize can be won by an Eligible Entrant at each Competition Round Game.
17. Prizes are not transferrable, exchangeable or redeemable for cash.
18. 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.
19. The Prize values are correct as at the date of preparing these Terms and Conditions and include any applicable GST.
20. The Promoter does not accept responsibility for any variation in the Prizes. 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.
21. Acceptance and use of a Prize is subject to any additional terms and conditions of the relevant retailer or supplier.
22. Ahead of Competition Round Games 1-6, two (2) x Eligible Entrants will be selected to participate in the Competition during the first quarter time break ("**Participants**"). Participants will be pre-determined by a representative of the Promoter and/or Richmond FC. The judges' decision in relation to any aspect of the Competition will be final and binding on every person who enters, and no correspondence will be entered into.
23. Below is the schedule of the 2026 Richmond W Season fixture and each corresponding Competition Round Game:

Competition Round	Game	AFLW Round	Game Date
1	Richmond v Collingwood	1	Sunday, 15 August 2026
2	Richmond v Fremantle Dockers	4	Sunday, 6 September 2026
3	Richmond v St Kilda	5	Sunday, 13 September 2026
4	Richmond v Geelong Cats	8	Friday, 2 October 2026
5	Richmond v Adelaide Crows	9	Saturday, 10 October 2026
6	Richmond v North Melbourne	12	Saturday, 31 October 2026

24. Participants will then meet a representative of Richmond FC at a specified time and location at the match venue and be escorted onto the field.
25. Fans attending the game will be notified of the name of each Participant by an announcement and/or displayed on the big screen at each Competition Round Game.

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26. To win the Major Prize, each Participant must roll a large nib inflatable football forward a distance of 50 metres up to the finish line.
27. The Participant to cross the finish line first, as witnessed by representatives of Richmond FC, wins the Major Prize. The Participant to cross the finish line in second place wins the Participant Prize. The Promoter and Richmond FC's decision in relation to any aspect of the Competition will be final and binding on every person who enters, and no correspondence will be entered into.
28. Each participant's finish time (i.e. the time it took them to complete the Competition) will be recorded on field by a representative of Richmond FC and on the big screen and kept on file for the purposes of ascertaining the competition winner order. Representatives of Richmond FC will be on stand-by to monitor the progress of the Competition.
29. Representatives of the Promoter and/or Richmond FC will be on stand-by to monitor the progress of the Competition.
30. If a Participant starts before the match MC or representative of Richmond FC announces the start of the competition, they will be disqualified.
31. If there is a tie between both Participants, Richmond FC will conduct a tie-break by tossing a coin.
32. All Participants must agree to sign a Consent Form and Talent Release Form in order to take part in the Competition.
33. Participants must follow all the directions provided by the Promoter and/or Richmond FC when attempting the nib "Giant Footy Challenge".
34. The Participants must comply with the following code of conduct leading up to, during and after their attempt at the nib "Giant Footy Challenge" ("**Code of Conduct**"):
    a. act in a respectful and polite manner to the Promoter and/or Richmond FC, its employees, contractors, and to any member of the public;
    b. abide by all Laws in place in the state or territory the match is based in; and
    c. act in good faith.
35. The Participants who satisfy all conditions outlined in these Terms and Conditions may be deemed the Winner(s) ("**Winner(s)**").
36. Winner(s) will be given their respective Major or Participant Prizes at the conclusion of the Competition taking place by a representative of the Promoter and/or Richmond FC and once they have confirmed their details. Participants who supply a Hotmail email address on forms relating to this Competition may be asked to provide an alternative email address.
37. 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 four (4) business days after the Competition Round Game.
38. 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. Prizes are subject to any additional terms and conditions imposed by the relevant supplier.
39. Where the Promoter and/or Richmond FC, acting reasonably, is of the view that an entrant has breached these Terms and Conditions, it reserves the right to discard their entry.
40. The Promoter and/or Richmond FC 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

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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.

41. The Promoter and/or Richmond FC 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.
42. Entrants and winners may be photographed and/or agree to submit images and/or content of them with their prize if it is requested by the Promoter and/or Richmond FC in conjunction with promoting the competition. This content will become the property of the said agents and suppliers for promotional purposes. The Winner(s) agree to grant the Promoter and Richmond FC 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.
43. The Winner(s) consent to any comments made being published on the Promoter and/or Richmond FC's website, social media accounts and marketing materials.
44. The right of admission to IKON Park and Windy Hill are subject to the AFL's Ticket and Conditions of Entry policy, which can be accessed at: https://resources.afl.com.au/afl/document/2025/12/03/7c2924de-7895-449c-8409-a727030a6b50/Ticket-and-Entry-Conditions-AFL-2026.pdf

General Terms

45. Entrants must not, in relation to this Competition:
    a. tamper with the entry process;
    b. engage in any conduct that may jeopardise the fair and proper conduct of the Competition;
    c. act in a disruptive, annoying, threatening, abusive or harassing manner;
    d. 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;
    e. breach any law or infringe any third-party rights including intellectual property rights;
    f. use any other mechanical or electronic means that allows the individual to automatically enter repeatedly; or
    g. behave in a way that is otherwise inappropriate.
46. The Promoter and/or Richmond FC are not liable for entries, Prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted.
    a. Entry and continued participation in the Competition is dependent on the Eligible Entrant following and acting in accordance with the Competition Terms of Use. This Competition will be promoted on Richmond FC's website, Instagram and Facebook and adheres to the Instagram and Facebook terms and conditions set out in the promotion guidelines. The Eligible Entrant releases Instagram and Facebook

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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.

b. The Promoter and/or Richmond FC are not liable for any problems with communications networks.

c. If any dispute arises between you and the Promoter and/or Richmond FC concerning the conduct of this promotion or claiming a prize, the Promoter and/or Richmond FC 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 and/or Richmond FC's decision in connection with all aspects of this Competition is final.

47. If this Competition cannot run as planned for any reason beyond the Promoter and/or Richmond FC'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.
48. The Games 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.
49. By entering, Entrants request that their full address not be published.
50. 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.
51. Except for any liability that cannot be excluded by law (in which case that liability is limited to the minimum allowable by law), the Promoter and/or Richmond FC excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way in connection with this Competition, including but not limited to:
    a. any technical difficulties or equipment malfunction (whether or not under the Promoter and/or Richmond FC 's control);
    b. any theft, unauthorised access or third party interference;
    c. any tax liability incurred by a winner (independent financial advice should be sought); or
    d. accepting and/or using the Prize.
52. The Promoter and/or Richmond FC are not responsible for any undelivered emails due to an entrant's spam filters or email settings.
53. The Promoter and/or Richmond FC reserve 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.

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54. 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.
55. Personal information is being collected by the Promoter and/or Richmond FC 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 the Promoter 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.