

Terms & Conditions

nib 'Win your share of over \$5000 in prizes' 2022 Competition.

Terms and Conditions

1. These Terms and Conditions apply to the nib **"Win your share of over \$5000 in Prizes"** 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"**).
 4. The Competition commences at 12am (AEST) on **15 June 2022** and closes at 11.59pm (AEST) on **15 July 2022**. (**"Competition Period"**).
 5. There is 1 major prize and 13 minor prizes to be won. The major prize consists of a Virtual Prepaid Visa Card valued at \$2,500 (inclusive of GST). The minor prizes consist of 13 Virtual Prepaid Visa Cards valued at \$200 each (inclusive of GST) (each a **"Prize"**). The Virtual Prepaid Visa Card can be used at any website online that accepts Visa. It cannot be used in-store. The total Prize pool for the Competition is \$5100.
 6. The Competition is a game of chance. SA T22/807; ACT TP 22/01027.
- ### How to enter
7. Entry into the Competition is open to persons aged 18 years or over who are not a current policy holder of a product issued by nib (including Qantas Health Insurance, Suncorp Health Insurance, GU Health Insurance, AAMI Health Insurance, Apia Health Insurance, ING Health Insurance, Priceline Health Insurance, nib International Workers Health Insurance, nib Overseas Students Health Insurance or nib Corporate Health Insurance) (**"Eligible Entrants"**).
 8. To be eligible to win, Eligible Entrants must:
 - a. join either Basic or Advanced GreenPass via the website. <https://www.nib.com.au/health-services/greenpass/checkout>;
 - b. provide their first name, last name, and a valid email address to complete the join process and enable the promoter to communicate the offer of a prize; and
 - c. be a active GreenPass members at the time the competition is drawn.
 9. Eligible Entrants must not be an employee of the Promoter or its related entities and must not have any immediate family members who are employees of the Promoter or its related entities. Immediate family means spouse, de facto spouse,



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child or stepchild (whether natural or by adoption), parent or step parent, brother, sister, step brother or step sister.

10. Eligible Entrants can enter only once.
11. 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.
12. Entrants are responsible for their own costs associated with entering.
13. Entrants who use automatically generated entries or multiple aliases, may be disqualified from the Competition.

Prize Draw and Redemption

14. Only one Prize can be won by an Eligible Entrant (except for SA residents).
15. Prizes are not transferrable, exchangeable or redeemable for cash.
16. 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.
17. The Prize values are correct as at the date of preparing these Terms and Conditions and include any applicable GST.
18. 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.
19. The Prize draw will take place on **20 July 2022** at 12pm (AEST) at nib health funds limited (ABN 83 000 124 381) of 22 Honeysuckle Drive, Newcastle NSW 2300. The first 14 valid entries drawn randomly from the entries received during the Competition Period will win a Prize.
20. Winners will be contacted by email within 2 business days of the draw.
21. Winners' names and state of residence will be published on <https://www.nib.com.au/health-insurance/competition-winners> ("Website") on **22 July 2022** for 28 days.
22. Prizes will be delivered via email from **28 July 2022** once winners have confirmed their email address and have acknowledged that their Prize will be sent to that email address.
23. If a Prize has not been accepted or claimed by **28 November 2022** (the "Prize Claim Date") or if, after making all reasonable attempts, the Promoter cannot contact a winner (or a winner does not contact the Promoter) by the Prize Claim Date, the relevant entry/ies will be discarded and the Promoter will re-

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award the relevant Prize/s to Reserve Entrant/s and/or conduct an unclaimed prize draw on **1 December 2022** at the same time and place as the original draw in order to distribute the unclaimed Prize/s.

24. Any winner/s in the unclaimed prize draw will be contacted by email within 2 business days.
25. The names and state of residence of any winner/s in the unclaimed prize draw will be published on the **2 December 2022** on the Website for 28 days.
26. If any prize remains un-won at the end of this promotion, or if a prize winner cannot be found, that information will be published on the Website on **2 December 2022**.
27. 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 or the Promoter including relevant validity periods.
28. 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.
29. 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. Failure by the Promoter to enforce any of its rights at any stage does not waive those rights.

30. The Promoter is not responsible for any dispute between a winner and any person with whom they choose to, or choose not to, share a Prize.
31. Each Eligible Entrant acknowledges that:
 - a. The Prepaid Virtual Visa account can only be used in shopping environments where a physical card is not required (online, over the phone or mail order). It cannot be used for face-to-face transactions at merchants, financial institutions or ATMs. The account cannot be used to make transactions that exceed the available balance. For such a transaction, you need to pay the difference by another method if the site or merchant agrees.
 - b. The preloaded value on the Virtual Prepaid Visa Card will expire as per the expiry date shared in the email. Once the Virtual Prepaid Visa Card expires any remaining balance will be forfeited.

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- Balances can be checked at <https://virtualvc.com.au/>
- c. A 2.99% foreign exchange conversion fee applies to transactions in any currency other than Australian dollars and is calculated on the Australian dollar transaction amount. This will be included in the total transaction amount debited to the account.
 - d. The Virtual Prepaid Visa Card cannot be redeemed for cash, reloaded, returned for a refund, or be replaced after expiry and is not legal tender, an account card, a credit or security. See the full Terms for the Virtual Prepaid Visa Card at <https://virtualvc.com.au/Terms>
 - e. Any dispute about goods or services purchased with the Virtual Prepaid Visa Card must be resolved with the retailer. To the extent permitted by law, Edge Loyalty and the Promoter's liability is limited to replacing faulty Virtual Prepaid Visa Cards.
 - f. The Promoter has no obligation to replace or refund value for misused, lost, stolen or damaged accounts. You are responsible for all transactions on the account, except where there has been fraud or negligence by our staff or agents. If you notice any error relating to the account, you should notify ELS Client Services immediately on 1300 079 267 during business hours, visit <https://virtualvc.com.au/ContactUs> or email info@giftcardplanet.com.au
 - g. The Visa Virtual Gift Card is issued by Heritage Bank Limited ABN 32 087 652 024, AFSL ACL 240984 pursuant to a license from Visa Worldwide Pte Ltd. Please visit <http://virtualvc.com.au/> to review the card terms and conditions, to check the card expiry and the card balance.
 - h. In order to use the Virtual Visa Voucher, Prepaid Virtual Visa Accounts must be activated online at <https://virtualvc.com.au/Registrar> within two (2) months of receiving it by entering your Virtual Visa Voucher access code. Once fully registered, a 16-digit Account number will be displayed on the account activation screen and the account's expiry date and CVV2 security code will be emailed to the email address provided. The Virtual Visa Voucher will expire six (6)

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months from date of activation.

- i. The account is valid for six (6) months from the date of on-line activation or until the entire value has been exhausted, whichever occurs first. At expiry, the remaining available balance will be forfeited.

General terms

32. 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
- f. behave in a way that is otherwise inappropriate.

33. The Promoter is not liable for entries, Prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted.

34. The Promoter is not liable for any problems with communications networks.

35. 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.

36. By entering, entrants request that their full address not be published.

37. 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, technical failure, government directives, pandemic, public health orders and the like, 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.

38. 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

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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.

39. 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 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:
- any technical difficulties or equipment malfunction (whether or not under the Promoter's control);
 - any theft, unauthorised access or third party interference;
 - any tax liability incurred by a winner (independent financial advice should be sought); or
 - accepting and/or using the Prize.
40. Without limiting the previous paragraph, the Promoter and the agencies and companies associated with this competition are not liable for any loss of, damage to or delay in delivery of Prizes. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.
41. 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.
42. 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.
43. This competition is in no way sponsored, endorsed or administered by, or associated with any social media platform, including Facebook, Instagram and Twitter. You provide your information to the Promoter and not to any social media platform. You completely release any relevant social media platforms from any and all liability.
44. 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 the Promoter in accordance with its [Privacy Policy](#). If the personal information is not

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provided, the entrant may not participate in this Competition.



[nib.com.au](https://www.nib.com.au) 13 14 63

nib Health Funds Limited ABN 83 000 124 381
Head Office – 22 Honeysuckle Drive, Newcastle NSW 2300