

Terms & Conditions

nib “Win a Mary Fowler Prize Pack” Competition

1. These Terms and Conditions apply to the nib “Win a Mary Fowler 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**”).
 4. This Competition is a game of chance.
 5. The Competition commences at 9:00 am on Tuesday, 24 March 2026 (AEDT) and closes at 11:59 pm (AEST) on Thursday, 30 April 2026 (“**Competition Period**”).
 6. There are two (2) individual prizes to be won. The major prize consists of one (1) jersey and one (1) football signed by Mary Fowler, valued at approximately RRP AUD\$154.95 incl. GST. Prize pack two consists of one (1) signed copy of Mary Fowler’s book “Bloom” and one (1) signed football, valued at approximately RRP AUD\$66.94 incl. GST (“**Prize**”). The total Prize pool for the Competition is AUD\$221.89 incl. GST.
- ### How to enter
7. Entry into the Competition is only open to current nib or GU Health members, who, at the time they enter the Competition:
 - a. are aged 16 years or older;
 - b. meet the eligibility criteria to access nib Rewards or GU Health Rewards (“**Rewards**”); and
 - c. are up-to-date with any premium payments (excludes members whose policy is suspended, in arrears or on hold), if applicable (“**Eligible Entrants**”).
 8. Membership with nib or GU Health (and, consequently, participation in this Competition) is subject to the terms and conditions which apply to Rewards, as available at <https://www.nib.com.au/docs/rewards-terms> or <https://www.guhealth.com.au/docs/rewards-terms> as amended from time to time.
 9. If you are under 18, you must get approval from your parent/guardian before you enter and if you will be under 18 on the date the Prize is awarded, it will be awarded to your parent or guardian.
 10. To be eligible to win, Eligible Entrants must complete the following steps during the Competition Period:
 - a. go to Rewards by logging into the nib or GU Health App or nib Member Account online. To access Rewards:
 - i. all members must accept the 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. Free nib members must complete a free online health check to unlock access to Rewards.
 - b. go to the competition entry form within the Rewards platform, complete all of the required data entry fields in the competition entry form.
 - c. Be an active member of nib or GU Health at the time of the Prize Draw on Monday, 4 May 2026 (excludes members whose policy is suspended, in arrears or on hold); and
 - d. Have a first name, last name and valid email address registered on their nib or GU Health membership or policy to be notified by the Promoter if they win.
 11. Eligible Entrants must not be an employee of the Football Australia, Always Human Pty Ltd, the Promoter or its related entities

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and must not have any immediate family members who are employees of Football Australia, Always Human Pty Ltd, the Promoter 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.

12. Eligible Entrants can enter only once.
13. 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.
14. Entrants are responsible for their own costs associated with entering.
15. Entrants who use automatically generated entries or multiple aliases, may be disqualified from the Competition.
16. Only one Prize can be won by an Eligible Entrant.
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. 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. If a Prize is won by a person under the age of 18, the Prize may be awarded to the winner's parent or guardian and where applicable to the Prize a nominated/guardian must accompany any person under 18 years of age.
23. The Prize draws will take place at nib Head Office, 22 Honeysuckle Drive, Newcastle, NSW 2300, on Monday, 4 May 2026 using computerised random selection.
24. The Prize draw conductor may draw two additional reserve entries in case an invalid entry or Eligible Entrant is drawn, or a Prize is unclaimed ("**Reserve Entrant(s)**").
25. The Winners will be announced on Wednesday, 6 May 2026 at nib.com.au/health-insurance/competition-winners and will be notified by mobile and/or email within two business days of the Prize draw. The winners will have five business days to claim the Prize.
26. The Prize will be posted to the winners.
27. If, after making all reasonable attempts, the Prize(s) are not accepted or claimed by the Winner(s) after five business days, their entry will be forfeited. The prize will then be awarded to the first or second Reserve Entrant selected.
28. All reasonable attempts will be made to contact each winner.
29. The Winner(s) will be sent their respective prizes 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 the postal address provided by the Winner(s).
30. 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.
31. The Promoter is not liable for any costs associated with the redemption of the Prize, including transportation, accommodation or other ancillary expenses.
32. The Promoter takes no responsibility for Prizes lost or damaged in transit.
33. Where the Promoter, acting reasonably, is of the view that an entrant has breached

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these Terms and Conditions, it reserves the right to discard their entry.

34. 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.

General terms

35. 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; or
- f. use any other mechanical or electronic means that allows the individual to automatically enter repeatedly.

36. The Promoter is not liable for entries, Prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted.
37. 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.

38. 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.
39. By entering, Entrants request that their full address not be published.
40. 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 value.
41. 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,

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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).

42. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.
43. 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.
44. 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.
45. 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 provided, the entrant may not participate in this Competition.