



## **'WIN VIP Tickets to the Newcastle Knights' – Game of Skill**

### **nib Competition Terms and Conditions**

1. These Terms and Conditions apply to the nib Rewards 'WIN VIP Tickets to the Newcastle Knights' competition offered by nib health funds limited (ABN 83 000 124 381) 22 Honeysuckle Drive, Newcastle, 2300 ("nib"). nib is the promoter ("**Promoter**") of the Competition.
2. nib recommends these Terms and Conditions be read in full prior to entering the Competition.
3. Information on how to enter and all prize details form part of these Terms and Conditions. Participation in the Competition is deemed acceptance of these Terms and Conditions.
4. The Competition commences at 5:00pm (AEST) on 10 May 2019 and closes at 11:59pm (AEST) on 16 May 2019 ("**Competition Period**"). The Promoter may, in its discretion, extend the expiry date of the Competition Period.
5. The Competition prize consists of five (5) double passes to the VIP Newcastle Knights nib Fortress at McDonald Jones Stadium in Newcastle NSW on Friday 24 May 2019. The total prize includes:
  - VIP tickets for each winner and their chosen guest to the Newcastle Knights vs Roosters game commencing at 8.00pm on 24 May 2019. Each winner will receive two (2) tickets for seats located in the nib fortress which opens at 5.00pm (ticket value \$100 each, \$200 per winner).
  - Complimentary food and drinks included.
6. This is a game of skill. Chance plays no part in determining the winner. Each entry will be individually judged, based upon individual creative merit and originality.
7. Entrants must be available to attend this event on 24 May 2019 in order to be eligible to receive the prize.

#### **Eligibility of Entry**

8. The Competition is only open to nib members who are permanent residents of Australia, as noted in the Promoter's system and are aged 18 years or over as at the date of close of the Competition Period ("**Eligible Entrant**").
9. To enter this competition, Eligible Entrants must:
  - a) be covered under a nib branded Australian residents health insurance policy issued by the Promoter ("**Eligible Policy**"). An Eligible Policy does not include nib overseas student health cover (nib OSHC), nib overseas visitors health cover (nib OVHC) or nib travel insurance, or a health insurance product provided by one of nib's white labelled partners (Qantas, Suncorp, AAMI or Apia);
  - b) the Eligible Policy must be current, financial and up to date in paid premium (and must not be in arrears, suspension or default);
  - c) the Eligible Entrant must provide a valid email address to enable the Promoter to communicate important information about the prize – including the offer of the prize; and
  - d) not use offensive or derogatory language in any way in relation to the Competition in which case the entry will be disqualified and disregarded by the judging panel; and could be removed from associated social media platforms; and
  - e) not be an employee (full time, part time or casual) of the Promoter or its related entities.
10. Only One (1) prize can be won by an Eligible Entrant. Eligible Entrants who meet the entry requirements outlined in clause 8 may submit one (1) qualifying entry to be considered. Any additional entries, in order of submission time, will not be considered.

11. Where the Eligible Policy is a couples or family policy with joint policyholders, there will only be one Eligible Entrant for each Eligible Policy and the Eligible Entrant will be the primary policyholder as noted in the Promoter's systems.

### **How to Enter**

12. Eligible Entrants can enter the competition by submitting their best response to the following:  
Tell us in 25 words or less your top tip for how the Newcastle Knights should prepare for game day?
13. Eligible entrants can enter the competition by completing the competition entry form which can be accessed by visiting [nib.com.au/the-checkup](http://nib.com.au/the-checkup)
14. Entry responses become the property of the Promoter. Eligible Entrants agree to the Promoter's use of their entry in any medium in connection with this promotion as well as the Promoter's future marketing and communication activities.
15. All entries remain valid for the duration of the Promotion Period.

### **Prize, Prize Draw, Redemption and General Conditions**

16. The Prize judging will take place on Friday 17 May 2019 between 9:00am and 12:00pm (AEST) at nib head office, 22 Honeysuckle Drive, Newcastle, 2300 on all eligible entries received during the Competition Period. The Competition is a game of skill and chance plays no part in determining the winners. Five (5) prize winners will be selected by a panel of judges based on the creativity and originality of the submission.
17. Judging will be performed by the nib Marketing and Products Team, with the decision on the provisional winner by the nib Group Marketing Communications and Loyalty Manager. 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.
18. Provisional winners will be contacted by phone, email or via a private message via Facebook by 5:00pm (AEST), 17 May 2019. Each provisional winner must confirm via email to [loyalty@nib.com.au](mailto:loyalty@nib.com.au) to the Promoter's satisfaction, the following information:
  - That they are an Eligible Entrant.
  - That they meet the entry requirements.
  - That they are available to attend the Newcastle Knights vs Roosters game at McDonald Jones Stadium, Newcastle on 24 May 2019.
  - A contact phone number to ensure the provisional winner can be contacted in relation to their prize.
  - Confirmation from the winner and their chosen guest consenting to being photographed at the Newcastle Knights vs Rooster game on Friday 24 May 2019, and that they understand the images of both them and their guest may appear in a range of marketing or promotional formats in the future; including but not limited to the nib website and associated social media platforms.
19. Upon confirmation of such terms, each provisional winner will be declared a winner of a prize.
20. The first name initial, surname and state of the winners will be published in the next issue of The Check Up following the Competition Period.
21. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize by the time specified by the Promoter, or is unavailable, they forfeit the prize and the Promoter is not obliged to substitute the prize.
22. The five (5) most creative eligible winning answers (that meet the eligibility requirements in clause 8) will each receive two VIP tickets to watch the Newcastle Knights vs Roosters game at the McDonald Jones Stadium on Friday 24 May 2019. The total monetary value of each prize is valued at \$200.00 AUD. The prize is not transferrable, exchangeable or redeemable for cash and does not include monetary compensation for additional costs associated with travel, airfares, accommodation or other associated costs. Tickets may not be resold, offered for resale, used for advertising, promoting or other commercial purposes.

23. The value of the prize is accurate and based upon the recommended retail value of the prize (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prize after that date.
24. nib shall not be responsible for failure to receive an entry or for inaccurate information or for any loss, damage, or injury as a result of technical or telecommunications problems, including security breaches, or use of the prize. If such problems arise, then nib may (where necessary with the approval of relevant authority) modify the Competition.
25. The Promoter reserves the right, at any time, to verify the validity of the entrants (including an entrant's age and place of residence) and may disqualify an entrant who is not eligible to enter under the Terms and Conditions, or who tampers with the entry process. 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.
26. Winners consent to their entry or any comments made being published on the Promoter's website, social media accounts and in marketing materials. Eligible Entrants may be contacted by a nib representative after the Competition to discuss health cover needs. If an entrant does not provide nib with their personal information, nib may not be able to send them the Prize. nib's Privacy policy at [nib.com.au](http://nib.com.au) sets out information on how you can access or correct your personal information and how you complain about a breach of privacy.
27. The right of admission is subject to the venue's terms of admission. The terms and conditions of the venue apply, which can be accessed at [mcdonaldjonesstadium.com/page/conditions-of-entry](http://mcdonaldjonesstadium.com/page/conditions-of-entry)

#### **Unclaimed Prizes**

28. Judging for any unclaimed Prize will take place on Tuesday, 21 May 2019 at the same location, and using the same selection criteria as the original judging method. The winner of an unclaimed prize (if any) will be notified by 5:00pm (AEST) on the same day.

#### **General Conditions**

29. If this Competition is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law (a) to disqualify any entrant; or (b) to modify, suspend, terminate or cancel the competition, as appropriate. Subject to any necessary approval by regulatory authorities.
30. Except for any liability that cannot be excluded by Australian Consumer Law, the Promoter (including its officers, employees and agents) 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 out of the competition, including, but not limited to, where arising out of the following: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or entrant; or (f) use of a prize.
31. This Competition is in no way sponsored, endorsed or administered by, or associated with Facebook. Entrants understand that they are providing their information to nib and not to Facebook. The information an entrant provides will only be used for the purposes outlined in these Terms and Conditions. Any questions, comments or complaints about this Competition must be directed to nib and not to Facebook. Facebook will not be liable for any loss or damage or personal injury which is suffered or sustained by an entrant, as a result of participating in the Competition (including taking/use of a prize), except for any liability which cannot be excluded by Australian Consumer Law.