

Terms & Conditions

nib “Giant Footy Challenge to Win a \$250 Richmond Prize Pack” and “Second Chance Mascot Dash” Competition Terms & Conditions

1. These Terms and Conditions apply to nib “Giant Footy Challenge to Win a \$250 Richmond Prize Pack” Competition (“**Competition**”) and the nib “Second Chance Mascot Dash to Win a \$500 nib Digital Visa Gift Card” (“**Final Competition**”), collectively referred to as “**the Competitions**” or “**Skill Activation(s)**”. 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 Competitions commence at 5:00 pm (AEDT) on Thursday, 13 March 2025 and close at 5:00 pm (AEST) on Saturday, 23 August 2025 or another date and time as notified by the Promoter (“**Competition Period**”).
5. The nib “Giant Footy Challenge to Win a \$250 Richmond Prize Pack” on field Competition will take place over 10 rounds (“**Competition Rounds**”) each held at a Richmond Football Club home game on the dates set out in the below table in clause 26 (“**Competition Round Game(s)**”).

For each Competition Round, there is a major prize consisting of one (1) x \$250 Richmond Prize Pack consisting of a 2025 Richmond home guernsey and a \$120 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) x \$50 Richmond Roar Store online voucher to be won by the second-place participant (“**Participant Prize**”). In the final Competition Round (Competition Round 11), a “Second Chance Mascot Dash” (“**Final Competition**”) will take place between the top two (2) fastest return participants of the Competition (“**Top Two Return Participants**”). For the Final Competition round there is a prize consisting of one (1) x \$500 nib Digital Visa Gift Card (“**Final Prize**”) to be won by the overall first place winner. The total Prize pool for the Competitions is AUD\$3,500 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/>. The Competition is a game of skill. Chance plays no part in determining winner(s). The prize(s) will be awarded based on who is the fastest to complete the Competition(s), as judged by the Promoter and/or Richmond FC.

Entry Requirements

6. Entry into the Competitions are only open to permanent residents of Australia, who are aged 18 years or older on the date on which they attend a corresponding Competition Round Game (“**Eligible Entrants**”). Eligible Entrants who are also one of the Top Two Return Participants, as

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determined by their finish times and who have been contacted by the Promoter confirming their qualification, will be eligible to participate in the Second Chance Mascot Dash (“**Qualifiers**”).

7. To be eligible to win the Competition, Eligible Entrants must be in possession of a match day ticket for the relevant Competition Round Game.
8. To be eligible to win the Second Chance Mascot Dash, Qualifiers will be provided with two (2) x reserved seat tickets to attend the final Competition Round Game.
9. Eligible Entrants must not be a current professional athlete (from any sporting code), an employee of the Promoter, Richmond FC or its related entities and must not have any immediate family members who are employees of the Promoter, Richmond FC 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.
10. Eligible Entrants can only be selected to participate in the Giant Footy Challenge once during the Competition Period.
11. Eligible Entrants are responsible for their own costs associated with entering. For the avoidance of doubt, no flights, travel or accommodation is provided as part of the Prize.
12. All eligibility criteria listed above in clauses 6-11 for the Giant Footy Challenge must also be adhered to by the Top Two Return Participants selected to take part in the Second Chance Mascot Dash.

How to enter

13. Eligible Entrants will automatically be entered into the Giant Footy Challenge promotion when they purchase a match-

day ticket or membership package to attend a Competition Round Game. This automatic entry does not require performance-based qualification, but those who qualify based on their finish times (as per clause 6), may be eligible to participate in the Second Chance Mascot Dash.

14. All Eligible Entrants in the Competitions must provide accurate, complete and up-to-date information any forms they are requested to complete as part of the Competition(s).
15. 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 of the first ten (10) Competition Round Games. Only one (1) x Final Prize can be won by a Qualifier in the Final Competition.
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.

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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 1-10, two (2) x Eligible Entrants will be selected to participate in the Competition during the quarter time break ("**Participants**"). Participants will be pre-determined by a representative of the Promoter and/or Richmond FC.
23. Two (2) Qualifiers will be selected to take part in the Second Chance Mascot Dash, which will be the top two (2) return Participants in the Giant Footy Challenge Competition who rolled the large nib inflatable football across the finish line the fastest in the previous ten (10) Competition Rounds, as witnessed by a representative of the Promoter and/or Richmond FC.
24. Each of the top two (2) return participants will be contacted by email and/or telephone within 3 business days following the Competition Round 10 game (AFL Round 22) to notify them of their qualification to participate in the Second Chance Mascot Dash.
25. If the Promoter cannot contact one or both of the Qualifiers (of if one or both of the Qualifiers does not contact the Promoter) by 5pm on Thursday, 14 August, or if one of both Qualifiers are unable to physically attend the Second Chance Mascot Dash Competition, their entry/ies will be forfeited. The Promoter will then proceed to contact the Competition Participants who came in third and/or subsequent place in the Competition, who will be deemed the new Qualifier and take the place of a Top Two Return Participant in the Final Competition.
26. Below is the schedule of the 2025 AFL season fixture and each corresponding Competition Round Game:

Competition Round	Match	AFL Round	Match Date
1	Richmond v Carlton	1	Thursday, 13 March 2025
2	Richmond v Brisbane Lions	4	Saturday, 5 April 2025
3	Richmond v Gold Coast Suns	6	Saturday, 19 April 2025
4	Richmond v West Coast Eagles	9	Sunday, 11 May 2025
5	Richmond v North Melbourne	10	Sunday, 18 May 2025
6	Richmond v Sydney Swans	13	Sunday, 7 June 2025
7	Richmond v Adelaide Crows	16	Sunday, 29 June 2025
8	Richmond v Essendon	18	Saturday, 12 July 2025
9	Richmond v Collingwood	20	Sunday, 27 July 2025
10	Richmond v St Kilda	22	Saturday, 9 August 2025
11	Richmond v Geelong Cats	24	Saturday, 23 August 2025

27. 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.
28. 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.
29. To win the Major Prize, on the sound of the whistle, each Participant must roll a large nib inflatable football forward a distance of 50 metres up to the finish line at the goal posts.



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30. To win the Final Prize in the Second Chance Mascot Dash, on the sound of the whistle, each Qualifier must run around the Richmond FC mascots, Sash & Stripes, then roll a large nib inflatable football forward a distance of 50 metres up to the finish line at the goal posts.
31. The Winners of the Competitions will be determined as follows:
 - a. The Participant to cross the finish line first in the Competition, as witnessed by representatives of Richmond FC, wins the Major Prize in Competition Rounds 1-10. The Participant to cross the finish line in second place wins the Participant Prize.
 - b. The Qualifier to cross the finish line first in the Final Competition, as witnessed by representatives of Richmond FC, wins the Final Prize.The Promoter and Richmond FC's decision in relation to any aspect of the Competitions will be final and binding on every person who enters, and no correspondence will be entered into.
32. Each participant's finish time (i.e. the time it took them to complete the Skill Activation) 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.
33. If a Participant starts before the whistle is blown, they will be disqualified.
34. If there is a tie between both Participants, Richmond FC will conduct a tie-break by tossing a coin.
35. All the criteria listed above in clauses 25-31 for the Giant Footy Challenge must also be adhered to by the Qualifiers selected to take part in the Second Chance Mascot Dash.
36. All Participants must agree to sign a Consent Form and Talent Release Form in order to take part in the Competitions.
37. All Participants must follow all the directions provided by the Promoter and/or Richmond FC when attempting the Competition and/or Final Competition.
38. The Participants must comply with the following code of conduct leading up to, during and after their attempt at the Competition and/or Final Competition.

("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.
39. The Participants who satisfy all conditions outlined in these Terms and Conditions may be deemed the Winner(s) (**"Winner(s)"**). Qualifiers who satisfy all conditions outlined in these Terms and Conditions may be deemed the Winner (**"Overall Winner"**).
40. 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. The Winner of the Final Prize will be sent their nib Digital Visa Gift Card within 14 days of the Final Competition taking place by a representative of the Promoter and/or Richmond FC and once they have confirmed their details and acknowledge that their prize will be sent to the confirmed email address. The Promoter and/or Richmond FC take no responsibility for any loss or undelivered emails due to incorrect mailing information being

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- provided. Participants who supply a Hotmail email address on forms relating to the Competitions may be asked to provide an alternative email address.
41. 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 Round Game.
42. If, after making all reasonable attempts, any prize that remains unclaimed at the end of a Competition Round, or the Promoter cannot contact a Winner (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.
43. 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.
44. 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.
45. The Promoter and/or Richmond FC reserve 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 Competitions under these Terms and Conditions or who fails to verify the validity of their entry.
46. The Promoter and/or Richmond FC also reserve the right to disqualify any entrant submitting an entry which, in the opinion of the Promoter and/or Richmond FC, 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.
47. 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 Competitions. This content will become the property of the said agents and suppliers for promotional purposes. The Winner(s) agrees 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.
48. 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.
49. The right of admission to the Melbourne Cricket Ground is subject to the venue's Conditions of Entry policy, which can be accessed <https://www.mcg.org.au/the-stadium/visitor-information/conditions-of-entry>

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50. Entrants must not, in relation to the Competitions:
- tamper with the entry process;
 - engage in any conduct that may jeopardise the fair and proper conduct of the Competitions;
 - act in a disruptive, annoying, threatening, abusive or harassing manner;

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- d) do anything that may diminish the good name or reputation of the Promoter, Richmond FC or any of its related entities or of the agencies or companies associated with the Competitions;
 - e) breach any law or infringe any third-party rights including intellectual property rights;
 - f) use any other means that allows the individual to enter repeatedly; or
 - g) behave in a way that is inappropriate.
51. 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 participation in the Competitions is dependent on the Eligible Entrant following and acting in accordance with the Competition Terms & Conditions. 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 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.

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.

- 52. 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.
- 53. By entering, Entrants request that their full address not be published.
- 54. 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.
- 55. Except for any liability that cannot be excluded by law (in which case that liability is limited to the minimum allowable by

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law), the Promoter and/or Richmond FC exclude 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.

56. The Promoter and/or Richmond FC are not responsible for any undelivered emails due to an entrant's spam filters or email settings.

57. 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.

58. 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.

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.