

# Terms & Conditions

## Student Edge Exclusive - Join nib for free to win 1 of 5 Apple Watches

1. These Terms and Conditions apply to the **"Student Edge Exclusive - Join nib for free to win 1 of 5 Apple Watches"** 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 Student Edge Pty Ltd ABN 78 116 154 904 of 223 Liverpool St Darlinghurst NSW 2010 to assist in running the Competition (**"Student Edge"**).
4. The Competition commences at 9:00am AEDT on Wednesday 5 March, 2025 and closes at 11:59pm AEDT on Monday 24 March 2025 (**"Competition Period"**).
5. There are five (5) individual prizes to be won. Each prize consists of one Apple Watch SE GPS 40mm valued at the recommended retail price of AUD\$399 (inclusive of GST) (each a **"Prize"**). The colour and watch band/size of each prize may vary, are subject to availability, and will be allocated to winners at random, as determined by the Promoter. The winner will not be able to choose their preferred colour/band/size, and Promoter is not liable if a winner does not receive the watch in a colour/band/size of preference. Apple is not a participant or sponsor in this Competition. The total Prize pool for the Competition is AUD\$1,995.
6. The Competition is a game of chance.
7. Entry into the Competition is only open to Australian residents who are aged 18 years or over who;
  - a. hold a current Student Edge membership;
  - b. do not currently hold a nib membership (including nib health membership, nib travel membership or nib for free membership);
  - c. 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, Real Health Insurance, Seniors Health Insurance, nib International Workers Health Insurance, nib Overseas Students Health Insurance or nib Corporate Health Insurance) (**"Eligible Entrants"**).

### How to enter

8. To be eligible to win, Eligible Entrants must, during the Competition Period:
  - a. join nib for free via [https://cloud.au.nib.com.au/student\\_edge](https://cloud.au.nib.com.au/student_edge)
  - b. provide their first name, last name and a valid email address to complete the join process and to enable the Promoter to communicate the offer of a prize
  - c. be an active nib for free member at the time the Competition is drawn; and
  - d. have a valid Australian postal address.
9. Eligible Entrants must not be an employee of the Promoter or its related entities,



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Student Edge and must not have any immediate family members who are employees of the Promoter or its related entities and Student Edge. Immediate family means spouse, de facto spouse, child or stepchild (whether natural or by adoption), parent or step-parent, brother, grandparent, uncle, aunt, niece, nephew, 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. Eligible Entrants are responsible for their own costs associated with entering.
13. Eligible 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.
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. 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. Acceptance and use of a Prize is subject to any additional terms and conditions of the relevant retailer or supplier.
20. The Prize draw will take place on Wednesday 26 March 2025 at 2:00pm AEDT at nib health funds limited (ABN 83 000 124 381) of 22 Honeysuckle Drive, Newcastle NSW 2300 using computerised random selection. The first five (5) valid entries drawn randomly from the eligible entries received will win a Prize.
21. The Prize draw conductor may draw additional reserve entries in case an invalid entry or Eligible Entrant is drawn.
22. The Winners will be contacted by email within three (3) business days of the Prize draw.
23. The Winners' last name, first initial and postcode will be published at [www.nib.com.au/health-insurance/competition-winners](http://www.nib.com.au/health-insurance/competition-winners) ("Website") on Wednesday, 2 April 2025.
24. The Prize will be mailed out to the Winners from Monday, 7 April 2025, once Winners have confirmed their Australian postal address, and have acknowledged that their Prize will be sent to that Australian postal address.
25. If the Prize is not accepted or claimed by the Winner by 5:00pm AEST on Friday 18 April 2025 (the "Prize Claim Date"), the relevant entry will be discarded, and the Promoter will conduct an unclaimed Prize draw Monday 21 April 2025, at the same time and place as the original Prize draw in order to distribute the unclaimed Prize.
26. All reasonable attempts will be made to contact each Winner.



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27. Any winner in the unclaimed Prize draw will be contacted by email within three (3) business days of the unclaimed Prize draw.
28. The last name, first initial and postcode of any winner/s in the unclaimed Prize draw will be published at [www.nib.com.au/health-insurance/competition-winners](http://www.nib.com.au/health-insurance/competition-winners) on Thursday 24 April 2025.
29. 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.
30. 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.
31. 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.
- 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; or
- g. 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. 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.
35. 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.

## General terms

32. Eligible 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;

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36. By entering, Eligible Entrants request that their full address not be published.
37. The Promoter is not responsible for any tax implications arising from Eligible Entrants winning a Prize. Eligible Entrants should seek independent financial advice. If for GST purposes this Competition results in any supply being made for nonmonetary consideration, Eligible 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.
38. 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, 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).
39. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.
40. 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.
41. 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.
42. 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.