Terms & Conditions

nib x Sunglass Hut Skin Check Competition

1. These Terms and Conditions apply to the **nib x Sunglass Hut Skin Check 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 9:00am AEDT on **Saturday, 1 November 2025** and closes **Sunday, 30 November 2025** at 11:59pm AEDT. ("**Competition Period**").

6. There are one hundred (100) individual prizes are to be won. Each prize consists of one (1) Sunglass Hut e-gift card valued at AUD$150 (inclusive of GST) which can be redeemed via participating Sunglass Hut branded stores and online within Australia ("**Prize**"). Sunglass Hut branded e-gift cards are not redeemable in select Sunglass Hut Airport stores and Sunglass Shut concessionaires in Myer stores. Sunglass Hut Gift e-Card terms and conditions can be found at: **www.sunglasshut.com/au/gift-cards/gift-card-20500001613727**. The total Prize pool for the Competition is AUD$15,000.

How to enter

7. Entry into the Competition is only open to new or current nib members who, at the time they enter the Competition:

   a. are Australian residents;

   b. are 18 years or older;

   c. hold either a free nib membership or hold a nib Extras, Hospital, Ambulance or Overseas Cover; and

   d. are up to date with any premium payments if applicable.

("Eligible Entrants")

8. To enter the Competition Eligible Entrants must complete the following steps during the Competition Period:

   a. go to the nib Online Skin Check within the nib App or by visiting **https://www.nib.com.au/health-services/skincare/auth**:

   b. log into their nib member account or enter their details to join as a free member;

   c. answer and submit all responses to complete their nib Skin Check;

   d. be an active member at the time the Competition is drawn (excluding any members whose policy is suspended, in arrears or on hold); and

   e. have their first name, last name and valid email address registered on their membership or policy to communicate the offer of a prize.

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, 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 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.

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.

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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 state/territory regulation.

19. Acceptance and use of a Prize is subject to any additional terms and conditions of the relevant retailer or supplier.

20. The draw will take place at Gadens Lawyers, Level 13, 447 Collins Street, Melbourne VIC 3000 on **Wednesday, 3 December 2025 at 2pm AEDT**.

21. The first 100 valid entries drawn randomly from the entries received during the Competition Period will each win a Prize.

22. The Prize draw conductor may draw additional reserve entries in the draw and record them in order in case a winning entry/entrant is deemed invalid or a Prize is unclaimed (**Reserve Entrants**).

23. The winners will be published on **Monday, 8 December 2025** at **www.nib.com.au/health-insurance/competition-winners** ("**Website**") and will be notified in writing to the email registered on their membership or policy within three (3) business days of the Prize draw. The winners will then have **fourteen (14)** days to claim their Prize.

24. Winners must then follow the Promoter's instructions to confirm their email address and acknowledge that their Prize will be sent to that email address by **Friday, 19 December 2025** ("**Prize Claim Date**"). Once this is done, Prizes will be emailed to winners from **Monday, 8 December to Friday, 19 December 2025 and recommence from Monday, 12 January, 2026** depending on when winners have confirmed their email address.

25. If a Prize has not been accepted or claimed by a winner by the Prize Claim Date above 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 will be discarded and the Promoter will conduct an unclaimed prize draw on **Monday, 19 January 2026 at 2pm AEDT** at the same place as the original draw in order to distribute any unclaimed Prize/s.

26. Any such winners will be notified via email within three (3) business days of the unclaimed Prize draw.

27. The last name, first initial and postcode of any winner/s in the unclaimed Prize draw will be published on the Website on **Friday, 23 January 2026**.

28. If any Prize remains un-won at the end of this Competition, or if a prize winner cannot be found, that information will be published on the Website on **Thursday, 19 February 2026**.

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. The Promoter is not liable for any costs associated with the redemption of the Prize.

31. Where the Promoter, acting reasonably, is of the view that an entrant has breached these Terms and Conditions materially, it reserves the right to discard their entry.

32. 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 does not waive those rights.

General terms

33. 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;

    f. behave in a way that is otherwise inappropriate; or

    g. use any other mechanical or electronic means that allows the individual to automatically enter repeatedly.

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

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35. The Promoter is not liable for any problems with communications networks outside its reasonable control.

36. Entry and continued participation in the Competition is dependent on the Eligible Entrant following and acting in accordance with the Instagram and Facebook Terms of Use, if applicable to your entry. This Competition 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.

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 reasonable 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 values.

41. 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:

    a. any technical difficulties or equipment malfunction (whether or not under the Promoter's reasonable control);

    b. any theft, unauthorised access or third party interference;

    c. any tax liability incurred by a winner (independent financial advice should be sought); and

    d. accepting and/or using the Prize.

42. 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 Prize/s, or for any damage that occurs to displayed Prize/s (where relevant), due to circumstances beyond the Promoter's reasonable control. Unless otherwise specified, Prize/s will only be delivered to individuals in Australia.

43. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.

44. The Promoter reserves the right to disqualify any persons who materially breach any of these Terms and Conditions, provide false information or who seek to gain an unfair advantage or to manipulate this Competition.

45. You may have consumer rights 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, which may be relevant to any issue or problem you encounter in relation to this Competition and cannot be excluded or restricted. Nothing in these Terms and Conditions excludes or restricts those rights. See **www.accc.gov.au** for more information about those rights.

46. The Promoter may collect your personal information (including through the Promoter's agents or contractors). The Promoter will use your personal information to conduct and manage the Competition. The Promoter may disclose your personal information to the Promoter's related companies, agents and contractors to assist in conducting this competition, communicating with you or storing data. This may include disclosures to organisations outside Australia, including in places such as New Zealand, the Republic of Ireland, the United Kingdom,

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the United States, the Philippines, Brazil and the Cayman Islands.

47. Where you have opted-in, you consent to the Promoter keeping your personal information on its database to use for future marketing purposes, including contacting you by electronic messaging provided that where required by the *Spam Act 2003* (Cth), the Promoter includes a functional unsubscribe facility in each direct marketing communication it sends you that you may use to opt-out of any further such communications and provided that the functional unsubscribe facility complies with the *Spam Regulations 2021* (Cth). By entering, you consent to receive email or SMS messages from the Promoter without any functional unsubscribe facility if they relate primarily to the conduct of this Competition. The Promoter will not use any sensitive information collected about you as a result of you entering this Competition for direct marketing purposes.

48. The Promoter's Privacy Policy (see **https://www.nib.com.au/legal/privacy-policy**) includes information about:

    a. how to seek access to the personal information the Promoter holds about you and seek correction of that information; and

    b. how to complain about a privacy breach and how the Promoter will deal with such a complaint.

49. Authorised under: ACT Permit No. TP25/02396, NSW Authority No. TP/00507 and SA Permit No. T25/1815

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