

Terms & Conditions

Win 1 of 5 Double Passes to watch Richmond FC

1. These Terms and Conditions apply to the Win 1 of 5 Double Passes to watch Richmond 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 9am AEST on 8 May 2026 and closes at 11:59pm AEST on 17 May 2026 ("**Competition Period**").
6. Five (5) individual prizes are to be won. Each prize consists of two Reserved Seat tickets to watch Richmond vs Essendon AFL Dreamtime Game at the Melbourne Cricket Ground (MCG) on Friday, 22 May 2026 valued at \$120 (each a "**Prize**"). The total Prize pool for the Competition is AUD\$1,200.
7. Entry into the Competition is only open to nib health insurance members who are 18 years or older with Extras, Hospital, Ambulance, or Overseas Cover, whose premium payments are up-to-date ("**Eligible Entrants**").

How to enter

8. To be eligible to win, Eligible Entrants must complete the following steps during the Competition Period:
 - a. go to nib Rewards by logging into the nib App or nib Member Account online. To access nib Rewards:
 - i. all members must accept the nib Rewards terms and

conditions (if they haven't already done so).

- b. go to the competition entry form within the nib Rewards platform, complete all of the required data entry fields in the competition entry form.
 - c. Be an active member of nib at the time of the Prize Draw on 18 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 membership or policy to be notified by the Promoter if they win.
9. Eligible Entrants must not be an employee of the Richmond Football Club, the Promoter or its related entities and must not have any immediate family members who are employees of the Richmond Football Club, 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.



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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 at nib head office, 22 Honeysuckle Drive, Newcastle, 2300, on 18 May 2026. Using computerised random selection.
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 announced on Tuesday, 19 May, 2026 at nib.com.au/health-insurance/competition-winners and will be notified within one business day of the Prize draw. The winners will have three business days to claim the Prize.
23. The Prize will be emailed to the winners.
24. If the Prize is not accepted or claimed by the Winner after three business days, the relevant entry will be discarded, and the Promoter will conduct an unclaimed Prize draw at the same time and place as the original Prize draw in order to distribute the unclaimed Prize.
25. All reasonable attempts will be made to contact each winner.
26. Any winner in the unclaimed Prize draw will be notified via email the same day 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 nib.com.au/health-insurance/competition-winners on Friday, 22 May 2026.
28. 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.

29. The Promoter is not liable for any costs associated with the redemption of the Prize, including transportation, accommodation or other ancillary expenses.
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.

General terms

32. 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.

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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.
36. By entering, Entrants request that their full address not be published.
37. 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.
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.