

Terms & Conditions

nib “Win a Richmond W Match Day Experience” Competition

1. These Terms and Conditions apply to the nib “Win a Richmond W Match Day Experience” 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 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 Competition commences at 9:00 am (AEST) on Wednesday, 9 September 2026 and closes at 11:59 pm (AEST) on Wednesday, 23 September 2026 (“**Competition Period**”).
5. There are two (2) individual prizes to be won (1 x Major Prize, 1 x Minor Prize). The Major Prize consists of one (1) 2026 season Richmond W signed home guernsey; six (6) x Adult general admission tickets to the Round 8 Richmond vs Geelong Cats AFLW match on Friday, 2 October 2026 at Ikon Park; one (1) x \$250 Richmond Roar Store online voucher and the opportunity for the major prize competition winner (“**Major Prize Winner**”) to take part in the pre-match Coin Toss experience at the game (“**Major Prize**”). The Minor Prize consists of four (4) x Adult general admission tickets to the Round 8 Richmond vs Geelong Cats AFLW match on Friday, 2 October 2026 at Ikon Park; and one (1) x \$150 Richmond Roar Store online voucher

(“**Minor Prize**”). The total Prize pool for the Competition is AUD\$1,645.00 inc. GST.

6. For the avoidance of doubt, no flights, travel or accommodation is provided as part of the Prize.
7. The Competition 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.

Entry Requirements

8. Entry into the Competition is only open to members, who at the time of entry and at the time of the Prize draw;
 - a. are aged 18 years or older on the date on which they enter the Competition;
 - b. holds an Extras, Hospital, Ambulance, or Overseas Cover with nib;
 - c. meet the eligibility criteria to access nib Rewards including having a policy start date more than 30 days in the past; and
 - d. are up to date with any premium payments if applicable (“**Eligible Entrants**”)
9. Access to nib Rewards (and, consequently, participation in this Competition) is subject to the terms and conditions which apply to the nib Rewards program, available at <https://www.nib.com.au/docs/rewards-terms> as amended from time to time.
10. To be eligible to win, Eligible Entrants must complete the following steps during the Competition Period for one entry into the Prize draw:
 - a. go to nib Rewards by logging in to the nib App or nib Member Account online.
To access nib Rewards:
 - i. all members must accept the nib Rewards terms and



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- conditions (if they haven't already done so);
 - ii. go to the competition entry form within the nib Rewards platform and complete all required data entry fields in the competition entry form;
 - b. complete the competition question in 25 words or less;
 - c. remain an active member of nib at the time of the Prize draw on Thursday, 24 September 2026 (excludes members whose policy is suspended, in arrears or on hold);
 - d. have a first name, last name and valid email address registered on their nib policy to be notified by the Promoter if they win; and,
 - e. must 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).
- 11. Eligible Entrants must not be an employee of the Promoter, Richmond FC, Australian Football League (AFL) or its related entities and must not have any immediate family members who are employees of the Promoter, Richmond FC, Australian Football League (AFL) 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.
- 12. Eligible Entrants can enter only once.
- 13. 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.
- 14. Entrants are responsible for their own costs associated with entering.

- 15. Entrants who use automatically generated entries or multiple aliases, may be disqualified from the Competition.

How to Enter

- 16. To enter this Competition, Eligible Entrants must go to nib Rewards by logging in to the nib App or nib Member Account, and in 25 words or less: *Tell us about a Richmond W moment you'll never forget?*
- 17. Competition entries become the property of the Promoter upon submission.
- 18. Eligible Entrants agree to the Promoter's use of their feedback in any medium in connection with this Promotion as well as the Promoter's future marketing and communication activities.

Prizes and Determination of Winners

- 19. Only one Prize can be won by an Eligible Entrant.
- 20. Prizes are not transferrable, exchangeable or redeemable for cash.
- 21. 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.
- 22. The Prize values are correct as at the date of preparing these Terms and Conditions and include any applicable GST.
- 23. 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.
- 24. Acceptance and use of a Prize is subject to any additional terms and conditions of the relevant retailer or supplier.
- 25. The Prize judging for the winning entries will take place on Thursday, 24 September 2026 at 12:00 pm (AEST) at nib Head Office, 22 Honeysuckle Drive, Newcastle,



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- NSW, 2300. A panel of judges will choose Major and Minor Prize winners, who will be selected based on the creativity and originality of their submission. The judges may select additional reserve entries which they determine to be the next best and, record them in order, in case of an invalid entry or ineligible Entrant (“**Reserve Entrant(s)**”).
26. 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.
 27. The Winners will be announced on Monday, 28 September 2026 and notified by email and/or telephone within one business day/s of the Prize draw.
 28. If the Promoter cannot contact a Winner (or if a Winner does not contact the Promoter) by 5:00 pm (AEST) on Tuesday, 29 September 2026, their entry will be forfeited. The prize will then be awarded to the first Reserve Entrant selected. Should the first Reserve Entrant not be contactable (or if the first Reserve Entrant does not contact the Promoter) by 12:00 pm (AEST) on Thursday, 1 October 2026, their entry will be forfeited.
 29. The Winner(s) must formally accept their prize and provide all information reasonably requested by the Promoter for the fulfilment of the Prize by 10 am (AEST) on Friday, 2 October 2026. If the Winner(s) fails to do so, the Prize will be forfeited.
 30. All reasonable attempts will be made to contact the Winner and/or Reserve Entrant(s).
 31. If a Prize remains unclaimed, or the Promoter cannot contact a Winner(s) or the Reserve Entrants(s) (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.
 32. The Major Prize Winner will be sent their six (6) x Adult general admission tickets to the Round 8 Richmond v Geelong Cats W game, \$250 Richmond Roar Store online voucher, and Coin Toss experience information as soon as they become available from Richmond FC, approximately on Wednesday, 30 September 2026 and only once they have confirmed their details and acknowledge that their Prize will be sent to their confirmed email address. The 2026 season Richmond W signed home guernsey will be given to the Major Prize winner at the game by a representative of Richmond FC. The Winner of the Minor Prize will be sent their four (4) x Adult general admission tickets to the Round 8 Richmond v Geelong Cats W game and \$150 Richmond Roar Store online voucher as soon as they become available from Richmond FC, approximately on Wednesday, 30 September 2026 and only once they have confirmed their details and acknowledge that their Prize will be sent to their confirmed email address.
 33. The Major Prize Winner must agree to sign a Consent Form and Talent Release Form in order to take part in the Coin Toss experience.
 34. The Promoter takes no responsibility for Prizes lost or damaged in transit.
 35. The Winner’s first initial, last name, and state of residence will be published on nib.com.au/health-insurance/competition-winners (“**Website**”) at least three business days after the competition draw and once the Winner(s) have been confirmed.
 36. 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

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terms and conditions imposed by the relevant supplier.

37. The Promoter is not liable for any costs associated with the redemption of the Prize, including transportation, accommodation or other ancillary expenses.
38. 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.
39. 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.
40. 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.
41. Entrants and winner(s) 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 competition. This content will become the property of the said agents and suppliers for promotional purposes. The Winner 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.

The Winner consents to any comments made being published on the Promoter and/or Richmond FC's website, social media accounts and marketing materials.

42. The right of admission to IKON Park is subject to the AFL's Ticket and Conditions of Entry policy, which can be accessed at: <https://resources.afl.com.au/afl/document/2025/12/03/7c2924de-7895-449c-8409-a727030a6b50/Ticket-and-Entry-Conditions-AFL-2026.pdf>

General Terms

43. 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. 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.
44. 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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- a. 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. 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.
 - 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 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.
45. 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.
46. The Game 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.
47. By entering, Entrants request that their full address not be published.
48. 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.
49. 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 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.
50. The Promoter and/or Richmond FC are not responsible for any undelivered emails due to an entrant's spam filters or email settings.

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51. The Promoter and/or Richmond FC 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.
52. 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.
53. 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](#) and Richmond FC in accordance with their [Privacy Policy](#). If the personal information is not provided, the entrant may not participate in this Competition.