

Terms & Conditions

nib “Win the Ultimate Richmond Match Day Experience” Competition

1. These Terms and Conditions apply to the nib “Win the Ultimate Richmond 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**”).
4. This Competition is a game of chance.
5. The Competition commences at 9:00 am (AEST) on Monday, 15 June 2026 and closes at 11:59 pm (AEST) on Sunday, 5 July (“**Competition Period**”).
6. Two (2) individual prizes are to be won (1 x major prize, 1 x minor prize). The major prize consists of two (2) x Presidents Function tickets to the Richmond v Hawthorn AFL match on Sunday, 19 July 2026, one (1) x \$150 Richmond Roar Store online voucher and the opportunity for the major prize competition winner (“**Major Prize Winner**”) to take part in a pre-match Coin Toss experience at the game (“**Major Prize**”). The minor prize consists of four (4) x Adult Reserved Seat tickets to Richmond v Hawthorn AFL match on Sunday, 19 July 2026; the opportunity for the minor prize competition winner (“**Minor Prize Winner**”) to take part in a VIP on-field viewing of the Richmond team warm-up; and the Match Ball delivery experience at the game (“**Minor Prize**”). The total Prize pool for the Competition is AUD\$2,880 inc GST.

How to enter

7. 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; and
 - c. are up to date with any premium payments if applicable (“**Eligible Entrants**”)
8. To be eligible to win, Eligible Entrants must complete the following steps during the Competition Period:
 - a. go to Rewards by logging into the nib App or nib Member Account online. To access Rewards:
 - i. all members must accept the Rewards terms and conditions (if they haven’t already done so)
 - ii. nib members with private health insurance must have a policy start date more than 30 days in the past.
 - b. Go to the Competitions entry page within the Rewards platform, complete all required entry fields and submit their Competition entry.
 - c. Be an active member of nib at the time of the Prize Draw on Monday, 6 July 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.



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nib Health Funds Limited ABN 83 000 124 381
Head Office – 22 Honeysuckle Drive, Newcastle NSW 2300

Terms & Conditions

9. Eligible Entrants must not be an employee of the Richmond FC, the Australian Football League (AFL), the Promoter or its related entities and must not have any immediate family members who are employees of Richmond FC, the AFL or 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.
 14. 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.
- with a prize of equal or greater value, subject to any applicable regulation.
 20. Acceptance and use of a Prize is subject to any additional terms and conditions of the relevant retailer or supplier.
 21. The Prize draws will take place at nib Head Office, 22 Honeysuckle Drive, Newcastle, NSW, 2300 on Monday 6 July 2026 using computerised random selection.
 22. The Prize draw conductor may draw up to two additional reserve entries ("**Reserve Entrant(s)**"). The reserve entries will be selected using the same method as the original draw, subject to the requirements and/or approval of any regulatory authority.
 23. The Promoter's 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.
 24. The Winners will be announced on Tuesday, 7 July 2026 at nib.com.au/health-insurance/competition-winners and will be notified by email and/or telephone within one business day/s of the Prize draw.
 25. If the Promoter cannot contact a Winner (or if a Winner does not contact the Promoter) by 5:00 pm (AEST) on Wednesday, 8 July 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 5:00pm (AEST) on Thursday, 9 July 2026, their entry will be forfeited.
 26. If prizes are not claimed by a Winner(s) by 5:00pm (AEST) on Friday, 10 July 2026, their entry will be forfeited.
 27. All reasonable attempts will be made to contact the Winner and/or Reserve Entrant(s).
 28. If a Prize remains unclaimed, or the Promoter cannot contact a Winner(s) or

Prize Draw and Redemption

15. Only one Prize can be won by an Eligible Entrant.
16. Prizes are not transferrable, exchangeable or redeemable for cash.
17. 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.
18. The Prize values are correct as at the date of preparing these Terms and Conditions and include any applicable GST.
19. If any Prize is unavailable, the Promoter reserves the right to substitute the Prize



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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.

29. The Major Prize Winner will be sent their two (2) Presidents Function tickets, \$150 Richmond Roar Store online voucher, and Coin Toss experience information as soon as they become available from Richmond FC, approximately Thursday, 16 July 2026 and only once they have confirmed their details and acknowledge that their Prize will be sent to their confirmed email address. The Winner of the Minor Prize will be sent their four (4) tickets to the Richmond v Hawthorn AFL game, VIP Viewing and Match Ball Delivery Experience information as soon as they become available from Richmond FC, approximately Thursday, 16 July 2026 and only once they have confirmed their details and acknowledge that their Prize will be sent to their confirmed email address.
30. The Promoter takes no responsibility for Prizes lost or damaged in transit.
31. 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.
32. 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.
33. The Promoter is not liable for any costs associated with the redemption of the

Prize, including transportation, accommodation or other ancillary expenses.

34. 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.
35. 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.
36. Entrants and winner(s) agree to submit images and/or content of them with their prize if it is requested by nib 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 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's website, social media accounts and marketing materials.

General terms

37. 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;



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- 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.
38. The Promoter is not liable for entries, Prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted.
39. 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.
40. 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.
41. 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.
42. By entering, Entrants request that their full address not be published.
43. 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.
44. 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).
45. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.



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46. 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.
47. 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.
48. 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.

