

Terms & Conditions

nib's "Win a share of \$50,000" competition

1. These Terms and Conditions apply to the "Win a share of \$50,000" 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 AEST on Monday, 1 June 2026 and closes at 11:59PM AEST on Monday, 6 July 2026 ("**Competition Period**").
6. There are fifty (50) individual prizes to be won. Each of the fifty (50) prize winners will receive a Digital Visa eGift Card valued at \$1,000 ("**Prize**"). The total Prize pool for the Competition is AUD\$50,000 incl. GST.
7. Entry into the Competition is only open to current nib members who are Australian residents and who are 18 years or older at the time of entry ("**Eligible Entrants**").

How to enter

8. Entry into the Competition is only open to nib Private Health Insurance members, who, at the time they enter the Competition:
 - a. are aged 18 years or older;
 - b. hold either an Extras, Hospital, Ambulance or Overseas Student or Worker Health 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 (excludes members whose policy is suspended, in

arrears or on hold). ("**Eligible Entrants**").

9. Members of GU Health, Qantas, Suncorp, Apia, AAMI, ING, Real, Seniors or Priceline Health Insurance are excluded from this Competition.
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 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).
 - ii. nib members must have a policy start date more than 30 days in the past.
 - b. go to the competition entry form within the nib Rewards platform and complete all required data entry fields in the competition entry form;
 - c. remain an active member of nib at the time of the Prize draw (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 policy to be notified by the Promoter if they win.
11. 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.



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

Prize Draw and Redemption

16. Only one Prize can be won by an Eligible Entrant.
17. Prizes are not transferrable or exchangeable for any product or benefit.
18. 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.
19. The Prize values are correct as at the date of preparing these Terms and Conditions and include any applicable GST.
20. The Digital Visa Gift Card ('Card') is issued by Heritage and People's Choice Limited trading as Heritage Bank ABN 11 087 651 125 ('Heritage') pursuant to a licence from Visa Worldwide PTE Ltd. For full terms and conditions visit <https://activgiftcard.com.au/terms/>.
21. 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.
22. The Prize draws will take place at Gadens Lawyers, Level 13, 447 Collins Street, Melbourne VIC 3000 on Tuesday, 14 July 2026 at 2:00PM AEST using computerised random selection observed by a scrutineer.
23. The Prize draw conductor may draw additional reserve entries in case an invalid entry or Eligible Entrant is drawn.
24. The last name, first initial and postcode of each Winner will be published on Friday, 17 July 2026 at <https://www.nib.com.au/health-insurance/competition-winners> and winners will be notified in writing to the email registered on their policy within three (3) business days of the Prize draw. The winners will then have fourteen (14) days to claim their Prize. ("**Prize Claim Date**").
25. All reasonable attempts will be made to contact each winner.
26. If the Prize is not claimed by the Winner by the Prize Claim Date, the relevant entry will be discarded, and the Promoter will conduct an unclaimed Prize draw on Tuesday, 11 August 2026 at 2pm AEST at the same place as the original draw in order to distribute any unclaimed Prize/s.
27. Any winner in the unclaimed Prize draw will be notified in writing to the email registered on their policy 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 on Friday, 14 August 2026 at <https://www.nib.com.au/health-insurance/competition-winners>.
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.
30. The Promoter is not liable for any costs associated with the redemption or fulfilment of the Prize.
31. 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.
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

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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

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; or
- f. 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.

35. 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.

36. 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.
37. 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.
38. By entering, Entrants request that their full address not be published.
39. 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.
40. 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,

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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).

41. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.
42. 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.
43. 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.
44. 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.
45. Authorised under: ACT Permit No. TP26/01070, NSW Authority No. TP/00507 and SA Permit No. T26/834.