

Terms & Conditions

Win the Ultimate Wellness Weekend

1. These Terms and Conditions apply to the Win the Ultimate Wellness Weekend 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. The Competition commences at 9:00am AEST on Tuesday, 5 May 2026 and closes at 11:59pm AEST on Sunday, 31 May 2026 ("**Competition Period**").
5. There is one (1) individual prize to be won. The prize consists of an all-inclusive 3-day Time Out Long Weekend retreat at Gwinganna Retreat & Spa for two (2) adults, in a twin-share Orchard Deluxe room, valued at \$6,500 incl. GST, and one (1) \$2,000 Digital Visa Gift Card (the "**Prize**"). The total Prize pool for the Competition is AUD\$8,500 incl GST.
6. 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.

Eligibility Requirements

7. Entry into the Competition is only open to members, who at the time of entry are:
 - a. aged 18 years or older;
 - b. hold either an Extras, Hospital, Ambulance or Overseas Student or Worker Health cover with nib or GU Health; and
 - c. are up-to-date with any premium payments (excludes members whose policy is suspended, in arrears or on hold) ("**Eligible Entrants**").

8. 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.
9. Eligible Entrants can enter only once.
10. 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.
11. Entrants are responsible for their own costs associated with entering.
12. Entrants who use automatically generated entries or multiple aliases, may be disqualified from the Competition.

How to enter

13. To enter this Competition, Eligible Entrants must complete the following steps during the Competition Period:
 - a. go to the nib or GU Health Rewards program by logging into the nib or GU Health App or nib Member Account online. To access nib or GU Health Rewards:
 - i. All members must accept the nib or GU Health 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.
 - iii. go to the Competition page within the nib or GU Health Rewards platform, complete all of the required data entry fields



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- in the competition entry form.
- iv. Respond in 25 words or less to the question: What does 'time out' mean to you?
 - v. Have a first name, last name and valid email address registered on their nib or GU Health policy to be notified by the Promoter if they win.
14. Competition entries become the property of the Promoter upon submission.
15. 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
16. Only one Prize can be won by an Eligible Entrant.
17. Prizes are not transferrable, exchangeable or redeemable for cash.
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. 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.
22. 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 and/or venue.
23. The Prize judging for the winning entry will take place at nib head office, 22 Honeysuckle Drive, Newcastle, NSW 2300 on **Wednesday, 3 June 2026 at 10am AEST**. A panel of judges will choose the winning entry, which will be selected based on the creativity and originality of their submission. The judges may select two additional reserve entries which they determine to be the next best and, record them in order, in case the winning entry or entrant is deemed invalid, or a Prize is unclaimed ("**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.
24. 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.
25. The winner will be published on **Thursday 4 June 2026** at www.nib.com.au/healthinsurance/competition-winners and www.guhealth.com.au/competitionwinner ("**Websites**") and will be contacted by email and/or telephone within two (2) business days of the Prize draw.
26. If the Promoter cannot contact the Winner (or if the Winner does not contact the Promoter) by **5:00pm AEST on Thursday, 18 June 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, 25 June 2026, their entry will be forfeited.

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27. If the Prize is not claimed by the Second Reserve Entrant by 5:00pm AEST on Thursday, 2 July 2026, their entry will be forfeited.
28. All reasonable attempts will be made to contact the Winner and/or Reserve Entrant(s).
29. If the Prize remains unclaimed, or the Promoter cannot contact the Winner or the Reserve Entrant(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.
30. The Promoter is not liable for any costs associated with the redemption of the Prize, including transportation, accommodation or other ancillary expenses.
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 entrant who is not eligible to enter the Competition under these Terms and Conditions or who fails to verify the validity of their entry.
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; or
 - g. behave in a way that is otherwise inappropriate.
34. The Promoter is not liable for entries, Prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted.
 - 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 is not liable for any problems with communications networks.
 - c. If any dispute arises between you and the Promoter concerning the

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- 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. 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 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.
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. 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.