# Terms & Conditions

## "GET A LIFE INSURANCE QUOTE AND WIN A SHARE OF $10,000" Competition

1. These Terms and Conditions apply to the **Get a Life Insurance Quote and Win a Share of $10,000** 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 NobleOak Life Limited ABN 85 087 648 708 of Level 4, 44 Market Street, Sydney NSW 2000. ("Promoter" or "NobleOak").
4. The Promoter has engaged nib Life Pty Limited ABN 91 003 037 625 of Level 5, 22 Honeysuckle Drive, Newcastle NSW 2300 ("Promotional Partner" or "nib") to assist in advertising and promoting the Competition through selected marketing channels. nib is not the promoter of the Competition and is not responsible for conducting the draw, selecting or notifying winners, awarding or fulfilling prizes, or administering the Competition.
5. This Competition is a game of chance.
6. The Competition commences at 12.01 am on Monday, 2 November 2026 and closes at 9:00pm AEDT on Wednesday, 13 January 2027 ("Competition Period"). All times are Australian Eastern Daylight Time (UTC+11).
7. There are ten (10) individual prizes to be won. Each prize winner will receive a Digital Vault Pays-enabled Prepaid Mastercard valued at $1,000 ("Prize"). The total Prize pool for the Competition is AUD$ 10,000 including GST.
8. Entry into the Competition is only open to Australian residents (excluding residents of the Northern Territory) who are 18 years or older at the time of entry ("Eligible Entrants"). Persons under 18 years of age are not eligible to enter.

**How to enter**

9. To be eligible to win, Eligible Entrants must, during the Competition Period, complete one of the following steps:
   (a) Visit www.niblifeinsurance.nobleoak.com.au/quote-tool and complete the required information to obtain an online quote for nib Life Insurance, issued by NobleOak; OR
   (b) Call 1300 993 413 and provide the required information to obtain a quote for nib Life Insurance by phone through a NobleOak representative.
10. The Competition is not open to:
    (a) existing customers of nib Life Insurance issued by NobleOak who renew, amend, or cancel and replace an existing cover for the purpose of participating in the Competition;
    (b) Officers or Directors of NobleOak or nib or any of their Related Entities or Related Bodies Corporate (as defined in the Corporations Act 2001(Cth)) (**Related Companies**);
    (c) employees of NobleOak or nib or any of their Related Companies, or their immediate family members;
    (d) any person connected with judging or that benefits from the Competition.
11. Only one (1) entry per Eligible Entrant is permitted. Multiple entries will be disqualified.
12. 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.
13. Eligible 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.

# Terms & Conditions

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.
17. The Prize values are correct as at the date of preparing these Terms and Conditions and include any applicable GST. The Prize will be provided in the form of a Digital Vault Pays-enabled Prepaid Mastercard® ("Card"). The Card is issued by EML Payment Solutions Limited ABN 30 131 436 532 AFSL 404131 pursuant to licence from Mastercard and is fulfilled by Vault Payment Solutions Group Pty Ltd ABN 66 632 373 105. The Card is subject to the terms and conditions of the issuer and Vault Payment Solutions, available at https://www.vaultps.com.au/terms-conditions/. Winners must comply with those terms and conditions, including any requirements relating to activation, use and expiry of the Card.
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. The Prize draw will take place at NobleOak Life Limited, Level 4, 44 Market Street, Sydney NSW 2000 on Friday 15 January 2027 10:00am AEDT using a computerised random selection system and observed by an independent scrutineer where required by law or any applicable permit or authority ('Prize Draw').
20. The Prize Draw conductor may draw additional reserve entries in case an invalid entry or ineligible Entrant is drawn.
21. The last name, first initial and postcode of each winner will be published on Friday 15 January 2027 at www.nib.com.au/health-insurance/competition-winners. Winners will be notified in writing to the email address registered on their quote within three (3) business days after the Prize Draw. Winners will then have fourteen (14) days to claim the Prize ("**Prize Claim Date").**
22. All reasonable attempts will be made to contact each winner.
23. The Prize will be emailed to the winners.
24. If the Prize is not accepted or 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 Friday, 12 February 2027 at the same time and place and using the same method as the original Prize Draw in order to distribute the unclaimed Prize.
25. Any winner in the unclaimed Prize Draw will be notified via direct message/email at the time/within three (3) business day/s of the unclaimed Prize Draw.
26. If an unclaimed Prize Draw is conducted, details of each unclaimed Prize Draw winner will be published in the same method as the original Prize draw on Friday, 12 February 2027 at www.nib.com.au/health-insurance/competition-winners.
27. Prizes and all elements of Prizes must be taken as and when offered or will be forfeited. If forfeited, the Promoter will not be liable for providing an alternative Prize. Prizes are subject to any additional terms and conditions imposed by the relevant supplier.
28. The Promoter is not liable for any costs associated with the redemption of the Prize.
29. Where the Promoter, acting reasonably, considers an entrant has breached these Terms and Conditions, it reserves the right to discard their entry.
30. The Promoter reserves the right, at any time, to verify the validity of entrants, including an entrant's identity, age and place of residence. Winners may be required to provide proof of their identity, age and eligibility before receiving a Prize.

# Terms & Conditions

The Promoter 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**

31. Eligible 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.
32. The Promoter is not liable for entries, Prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted.
33. If any dispute arises in connection with the Competition or claiming a Prize, the Promoter will take reasonable steps to consider your point of view, including any facts or evidence put forward, and to respond to it fairly within a reasonable time. Subject to any statutory rights an entrant may have, the Promoter's decision in connection with the Competition is final.
34. Complaints about the Competition may be made to NobleOak at:
    Phone: 1300 396 455
    Mail: PO Box 4793, Sydney NSW 2001
    Email: clientcare@nobleoak.com.au.
35. If this Competition cannot run as planned for any reason beyond the Promoter's control, including 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 or entrants, subject to any necessary approval by the state/territory gaming authorities.
36. By entering, Eligible 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. Winners should seek tax 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. To the maximum extent permitted by law, the Promoter excludes liability for any loss, damage, expense, personal injury or death suffered or sustained in connection with the Competition or accepting or using any Prize. This exclusion does not apply to any loss, damage, expense, personal injury or death caused or contributed to by the Promoter, or to any liability that cannot be excluded or limited 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.

# Terms & Conditions

41. Nothing in these Terms and Conditions limits, excludes, modifies or purports to limit, exclude or modify the statutory consumer guarantee or other right under the *Competition and Consumer Act 2010* (Cth), the *Australian Securities and Investments Commission Act 2001* (Cth) or any other applicable consumer protection law that cannot lawfully be limited, excluded or modified.
42. The Promoter collects personal information to conduct and administer the Competition, including verifying entries, contacting winners, awarding Prizes and publishing winner details. The Promoter may disclose personal information to nib, the Prize supplier, the draw conductor and other service providers for those purposes, and as required by law. Personal information collected through the quote process may also be used by NobleOak to contact Eligible Entrants regarding their quote and disclosed to nib so that nib may contact Eligible Entrants regarding nib Life Insurance. Personal information will be handled in accordance with the Promoter's Privacy Policy at https://www.nobleoak.com.au/privacy-policy/, and nib's Privacy Policy at https://www.nib.com.au/legal/privacy-policy. If the required personal information is not provided, the Eligible Entrant may not participate in this Competition.
43. This Competition will be conducted in accordance with applicable laws in each state and territory in which it is conducted. Authorised under: ACT Permit No. ACT TP 26/02511.1 and SA License No. T26/1930.