

“NAB VISA MELBOURNE RACE WEEKEND 2025 SPEND” PROMOTION

TERMS AND CONDITIONS

1. Information on how to enter and the prize(s) form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
 2. Entry is only open to Australian residents aged 18 years or over who hold a valid NAB Visa debit card, NAB Visa credit card or NAB Now Pay Later digital card (“**Eligible NAB Card**”). For clarity, entrants who have an account in default or arrears, or have closed their card or linked NAB account at any point during the promotion will be ineligible to receive a prize.
 3. Employees of the Promoter (or any of its related entities or the agencies or companies) who are directly associated with the conduct of the NAB Visa Melbourne Race Weekend 2025 Spend Promotion are not eligible to enter.
 4. Entries into the promotion open on 3 February 2025 at 12:00am AEST and close on 28 February 2025 at 11:59pm AEST (“**Promotional Period**”).
 5. To be eligible to participate in this promotion, entrants must complete the following steps:
 - Have access to NAB Goodies in the NAB app. Enrolment eligibility applies as per [NAB Goodies “My Offers” Terms and Conditions](#)
 - Tap ‘Enter now’ on the Melbourne Race Weekend competition tile within the NAB Goodies section of the NAB app
 - Make an Eligible Purchase of \$100 or more in a single transaction to gain one entry into the competition
- “**Eligible Purchase**” means everyday purchases using your Eligible NAB Card excluding transactions NAB reasonably decides are wholly or partly for gambling or gaming purposes.
6. To receive one (1) automatic entry into the draw, upon completing the above steps to register for this promotion, eligible entrants must, during the Promotional Period, spend at least AUD \$100 in a single transaction on an Eligible Purchase using their NAB Visa debit card, NAB Visa credit card or NAB Now Pay Later digital card (a “**Qualifying Transaction**”). For clarity, payments made using EFTPOS or another third-party establishment or payment processor to which the Eligible NAB Card or linked account is connected will **not** be eligible for this promotion. This includes (but is not limited to) PayPal, AfterPay, Stripe, Shopify or BPAY®. Payments made using a NAB Business Visa Debit or NAB Business Visa Credit cards will **not** be eligible for this promotion. Qualifying Transactions must be settled within 3 days of the end of the campaign period else that transaction will be deemed invalid for the purpose of this promotion.
 7. Multiple entries permitted. Eligible entrants will receive one (1) entry for each Qualifying Transaction regardless of the amount spent in that transaction (provided it is equal to or more than AUD \$100). For clarity, if an eligible entrant makes a Qualifying Transaction whereby their spend is AUD \$500, that entrant will receive a total of one (1) automatic entry into the draw.
 8. Only one (1) prize is permitted per person (excluding SA residents).

9. Incomplete transactions and transactions that are reversed, refunded or cancelled will be ineligible for entry (and will forfeit any right to a prize).
10. The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
11. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
12. The draw will take place at Anisimoff Legal, 3 Amy Close, Wyong NSW 2259 on 6 March 2025 at 3:00pm AEST in the presence of an independent scrutineer. The Promoter may draw additional reserve entries and record them in case an invalid or ineligible entrant is drawn. Winners will be notified by telephone and email within two (2) business days of the draw. The Prize(s) must be claimed by 8:30am AEST on 10 March 2025.
13. Winner names (last name, first initial and postcode) will be published online at **nab.com.au/melbournraceweekend** by 15 March 2025.
14. The Promoter's decision is final and no correspondence will be entered into.
15. The first (1) valid entry drawn will win a travel package for two (2) adults to the 2025 Melbourne F1 Grand Prix valued at up to AUD \$32,000 depending on date and point of departure. Prize includes:
 - Two (2) x return economy airfares from a main domestic city in Australia to Melbourne departing 13/03/2025 and returning 17/03/2025.
 - A total of four (4) nights' twin share accommodation, including breakfast, in Melbourne, VIC (min 4 star) between 13/03/2025 - 17/03/2025;
 - Red Bull race weekend experience at the 2025 Melbourne F1 Grand Prix for two (2) adults for three (3) days 14/03/2025 - 16/03/2025.
 - Transportation to and from the event, including airport transfers to the selected hotel.
16. The next (1) valid entry drawn will win a travel package for two (2) adults to the 2025 Melbourne F1 Grand Prix valued at up to AUD \$10,000 depending on date and point of departure. Prize includes:
 - Two (2) x return economy airfares from a main domestic city in Australia to Melbourne departing 15/03/2025 and returning 17/03/2025.
 - A total of two (2) nights' twin share accommodation, including breakfast, in Melbourne, VIC (min 4 star) between 15/03/2025 - 17/03/2025;
 - Red Bull race weekend experience at the 2025 Melbourne F1 Grand Prix for two (2) adults for one (1) day 16/03/2025.
 - Transportation to and from the event, including airport transfers to the selected hotel.

17. The next (1) valid entry drawn will win a travel package for two (2) adults to the 2025 Melbourne F1 Grand Prix valued at up to AUD \$10,000 depending on date and point of departure. Prize includes:
 - Two (2) x return economy airfares from a main domestic city in Australia to Melbourne departing 14/03/2025 and returning 16/03/2025.
 - A total of two (2) nights' twin share accommodation, including breakfast, in Melbourne, VIC (min 4 star) between 14/03/2025 - 16/03/2025;
 - Red Bull race weekend experience at the 2025 Melbourne F1 Grand Prix for two (2) adults for one (1) day 15/03/2025.
 - Transportation to and from the event, including airport transfers to the selected hotel.

18. The next (1) valid entry drawn will win a travel package for two (2) adults to the 2025 Melbourne F1 Grand Prix valued at up to AU\$10,000 depending on date and point of departure. Prize includes:
 - Two (2) x return economy airfares from a main domestic city in Australia to Melbourne departing 13/03/2025 and returning 15/03/2025.
 - A total of two (2) nights' twin share accommodation, including breakfast, in Melbourne, VIC (min 4 star) between 13/03/2025 - 15/03/2025;
 - Red Bull race weekend experience at the 2025 Melbourne F1 Grand Prix for two (2) adults for one (1) day 14/03/2025.
 - Transportation to and from the event, including airport transfers to the selected hotel.

19. For clarity, if a winner resides in the state where the 2025 Melbourne F1 Grand Prix is taking place, flights will **not** form part of their prize and this element will be forfeited and will not be awarded as cash.

20. Itinerary to be determined by the Promoter in its absolute discretion. Frequent flyer points will not form part of the prize. Prizes are subject to the standard terms and conditions of individual prize and service providers.

21. The winner and their guest must travel together, including travelling on the same flights and staying in the same accommodation. No compensation or alternative travel plans will be arranged should the winner and/or their guest miss their outbound or return flights or fail to meet any check in requirements for any reason. These costs will be the sole responsibility and expense of the winner and their guest. A credit card imprint will be required from the winner at check-in to the hotel for all incidental charges.

22. If an element of any prize is cancelled or postponed for any reason, the winner agrees to forfeit the specified element, and no cash alternative offer will be granted in lieu of the part of that prize.

23. Unless expenses are expressly stated in these Terms and Conditions to be expenses which are part of any prize, all other expenses incurred by the winner and their guest in preparation for, or during the trip, are the responsibility of the winner and their guest, including but not limited to all other meals, transfers, insurance and any applicable insurance excesses, spending money, incidentals, mini-bar, laundry, room service, telephone calls and all other ancillary costs are not included.

24. Travel dates are set by the Promoter. All travel is always subject to availability and may be dependent on select seat class with airlines or specific room category

availability with an accommodation partner. Winner is responsible for any amendment fees issued by airlines or suppliers once booking is confirmed and ticketed. It is the winner's responsibility to organise transport to/from the airport departure/return point and to/from the airport to the hotel accommodation. It is the responsibility of the Prize winner and guest to hold valid travel insurance for their period of travel.

25. Subject to the unclaimed prize draw, if for any reason a winner does not take the prize (or an element of the prize) at the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited and will not be redeemable for cash.
26. If any prize (or part of any prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize (or that part of the prize) with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.
27. The Promoter is not responsible for any dispute between you and any person with whom you choose to, or choose not to, share the prize.
28. The 2025 Melbourne F1 Grand Prix ticket prizes are subject to the event venue and ticket terms and conditions, including any applicable age restriction. The Promoter and event organisers hereby expressly reserve the right to eject any winner (and/or his/her guest/s) for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize.
29. Total prize pool value is \$AUD62,000.
30. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
31. If for any reason any prize(s) remain unclaimed by 8:30am AEST on 10 March 2025, the prize(s) will be forfeited and a re-draw will take place at 9:30am AEST on 10 March 2025 at the same place as the original draw, subject to any directions from a regulatory authority. Winners (if any) will be notified by telephone within two (2) business days of the re-draw and in writing, and their details (first initial, surname and postcode) will be published online at **nab.com.au/melbournraceweekend** by 15 March 2025. If an unclaimed prize draw winner does not take their prize by the time specified by the Promoter, then the prize will be forfeited.
32. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
33. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
34. The use of any automated entry software or any other mechanical or electronic means that allows an entrant to automatically enter repeatedly is prohibited and will render all entries submitted by that entrant invalid.

35. Visa Cash App Racing Bulls (“the team”), Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Visa Worldwide Pte. Ltd and those entities controlling, controlled by, or under common control with, any of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and each of their respective client financial institutions and merchants, and each of the foregoing’s parents, subsidiaries, affiliates, representatives, agents, designees, and advertising and promotion agencies, and the employees, personnel, designees, and representatives of all of the foregoing (collectively, “Visa”), Block, Inc., MKTG, Inc., the Visa Cash App Racing Bulls (the “Team”) and any entities controlling, controlled by, or under common control with, each of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and the foregoing’s parents, subsidiaries, affiliates, representatives, agents, designees, and the employees, personnel, designees, and representatives of the foregoing (each, a “Visa Party” and collectively, the “Visa Parties”) and any other Team and F1 commercial sponsors are not responsible for the administration of the promotion. The Team is not liable for anything arising out of this promotion including the fulfilment of any prizes. The prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such prize, including passing necessary sanctions screening. By accepting the prize the holder is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any entry and COVID-19 requirements. The prize is not negotiable and the winners/recipients must not re-sell or transfer the prize in any way, unless otherwise approved. In the event of the prize being unavailable the promoter reserves the right to substitute it for one of equal or greater value. Any substitution will be within the entire discretion of the promoter. In the event the winner does not accept the substitution they will forfeit their right to the prize. So far as is permitted by law the Visa Parties and other Team sponsors, and their associated companies and agents exclude responsibility and all liabilities arising from: (i) any postponement, cancellation or material change of the promotion of the Melbourne race; and (ii) any act or default by a winner or their guest resulting in the winner or their guest being unable to activate the prize and/ or any elements of it. By participating in this promotion, you understand and agree that you are not being granted any rights (including any advertising, marketing or sponsorship rights) in relation to the Team or Melbourne race (or any associated races, teams or drivers) and shall not conduct any related marketing or advertising campaigns, promotions or other activities.
36. In exchange for being allowed to participate in the promotion, each winner/recipient hereby releases and forever discharges and agrees to indemnify the Visa Parties from any and all claims, demands, rights, expenses, actions, and causes of action, of whatever kind (collectively, “Claims”), arising from or by reason of any personal injury, bodily injury, property damage, or the consequences thereof, whether foreseeable or not, resulting from or in any way connected with his or her participation in the promotion. The winner/recipient further covenants and agrees that for the consideration stated above, he or she will hold forever harmless and will not take legal action against any Visa Party for any claim for damages arising or growing out of their participation in the promotion whether caused by negligence or otherwise.
37. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia (“**Non-Excludable Guarantees**”). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) 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 out of the promotion.

38. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and 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 out of: (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 entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) if any 2025 Melbourne F1 Grand Prix event is delayed, postponed or cancelled for any reason beyond the reasonable control of the Promoter; (f) any tax liability incurred by a winner or entrant; or (g) use of a prize.
39. The Promoter is not responsible for any tax implications arising from you winning a prize. You should seek independent financial advice.
40. As a condition of accepting the prize, a winner (and his/her/their guest/s) must sign any legal documentation as and in the form required by the Promoter and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.
41. Personal information of entrants will be used by NAB, and may be disclosed to its agents, solely to conduct the competition and distribute the Prize. For more information about NAB's privacy practices, including how to request access to personal information held by it and/or request that it be corrected, view NAB's Privacy Policy at www.nab.com.au/privacypolicy or call 13 22 65 (or 1300 363 647 for hearing impaired individuals with telephone typewriters).
42. The Promoter is National Australia Bank Limited ("NAB") (ABN 12 004 044 937) of Level 28, 395 Bourke Street, Melbourne, VIC 3000 Australia, ph: 13 22 65 ("**Promoter**").

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NSW Authority No. TP/ 02273. SA Permit No. T25/ 72. ACT Permit No. TP25/ 00105