

Game of Chance

Schedule of Conditions of Entry

What is the name of the competition?	NAB Goodies – Utilities and Insurance cashback competition
Who is entitled to enter the competition (the “Entry Requirements”)?	Entrants must be customers of NAB and hold an existing NAB Visa debit card, NAB personal Visa credit card or NAB Now Pay Later (NNPL) digital card (collectively, Eligible NAB Card).
Who is not allowed to enter the competition (the “Ineligible Entrants”)?	Entrants aged under 18 years at the start date of the Competition Period.
What is the applicable State or Territory (the “Applicable State/s”)?	Australia wide
How does someone enter the competition (the “Entry Method”)?	During the Competition Period, the Entrant must: <i>Make an eligible payment for a utilities or insurance bill of \$150 or more in a single transaction online at an eligible merchant using their NAB Visa debit card, NAB personal Visa credit card or NAB Now Pay Later (NNPL) digital card.</i>
What is an ‘Eligible Payment’?	<p>An eligible payment is a transaction that:</p> <ol style="list-style-type: none">1. is made online at an eligible merchant and;2. meets the spend criteria. <p>Payments made via BPAY® are not eligible.</p> <p>Payments made directly from a BSB and Account number are not eligible.</p> <p>Payments made using another third-party establishment or payment processor to which the Eligible NAB Card or linked account is connected will not be eligible. This includes (but is not limited to) PayPal, AfterPay, Stripe, Shopify or Australia Post.</p> <p>Payments made with eftpos are not eligible for this offer. Eftpos payments are payments made by inserting the card at a Point of Sale (POS) terminal and selecting ‘CHQ’ or ‘SAV’, or any payment which is routed by the merchant through eftpos (which may include without limitations payments made by tapping the card at POS). Whether a transaction is routed through eftpos is at the merchant’s discretion and NAB has no control over the merchant’s decision. Entrants acknowledge and agree that NAB is not responsible for providing any advice on whether a purchase made is/will be routed to eftpos which may result in not successfully entering the cashback</p>

	competition.
What is an ‘Eligible Merchant’?	<p>An Eligible Merchant is a merchant whose merchant category code (MCC) is designated as:</p> <ul style="list-style-type: none"> • MCC 4900 (being Utilities – Electric, Gas, Water, and Sanitary) • MCC 6300 (being Insurance Sales, Underwriting and Premiums) <p>NAB is not responsible for designating MCCs and has no control over them. Entrants acknowledge and agree that we are not responsible for providing any advice on whether a purchase made is/will be with an Eligible Merchant and/or regarding MCC codes.</p>
When will the competition run (the “Competition Period”)?	The competition starts on Wednesday 4 December 2024 at 12:00 am AEDT time and ends on Wednesday 12 February 2025 11:59 pm AEDT time.
How will the winner and runners up be chosen?	The winner will be selected using a random generator.
What is the maximum number of entries per Entrant (the “Maximum Number of Entries”)?	Limited to one entry per entrant during the Competition Period.
What is the value of each prize?	The winner will receive \$3,000 cashback into their NAB account.
What are the details of each prize (the “Prize”)?	There is One Prize to be won, as follows: \$3,000 cashback.
Do any special conditions need to be met for the winner to accept the prize?	<p>The Prize will be credited to the winner’s NAB card or NAB linked account where the winning transaction occurred.</p> <p>By entering into the competition, the Entrant’s consents to their name being published as the winner of this competition.</p>
How are prizes to be claimed?	The Prize will be transferred to the winner’s NAB account via electronic funds transfer.
What is the total value of all prizes?	\$3,000 (incl GST)
How and when will the winner(s) be notified (the “Notification Method” and “Notification Date”)?	<p>Notification Method: Winners will be notified in writing (by email or letter) and by phone.</p> <p>Notification Date: 10 April 2025</p>

How and when will the winnings be published (the “Publication Method” and “Publication Date”)?	Publication Method: Names of winners will be published online at nab.com.au/goodies. Publication Date: 24 April 2025
Is there a fee for entry?	No, there is no entry fee.
How many draws will there be (the “Number of Draws”)?	There will be one draw.
What is the date, time and place of the draw (the “Draw Place, Date & Time”)?	Place: Level 27, 395 Bourke St VIC Melbourne 3000 Date: 26 March 2025 Time: 2:00 pm AEDT time
Details of Promoter (NAB)	National Australia Bank Limited, ABN 12 004 044 937, 395 Bourke St Melbourne VIC 3000 (NAB)

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Conditions of Entry

1. These Conditions of Entry must be read together with the Schedule. By entering, entrants accept these conditions.
2. Entry is open to residents of the Applicable State/s who comply with the Entry Requirements (if any). Entries submitted by Ineligible Entrants are not accepted. If entry is permitted to persons under 18, those entrants must first obtain consent of their parent or guardian.
3. The competition will be run during the Competition Period.
4. The Prize is not transferable.
5. To enter, entrants must follow the Entry Method, noting any Entry Details, and submit their entries during the Competition Period. Entrants may only submit up to the Maximum Number of Entries.
6. All valid entries received during the Competition Period will be entered into the draw and the winner will be drawn at the Draw Place, Date and Time listed in the Schedule.
7. In consideration for awarding a Prize to a winner, winners agree to participate in any promotional activity regarding winning the Prize and consent to their name and image being used in promotional material without payment.
8. Winners will be notified on the Notification Date by the Notification Method described in the Schedule and their names published by the Publication Method and on the Publication Date.
9. NAB may request winners to provide proof of identity and proof of residency at the nominated Prize delivery address. Identification considered suitable for verification is at the discretion of NAB.

10. Entries must be received during the Competition Period. NAB has no control over telecommunications networks and accepts no responsibility for problems associated with them. Entries are deemed received at the time of receipt into NAB's database, not at the time of transmission. Entries submitted using any form of automated entry device or software are ineligible. Entries not fully complying with these Conditions of Entry will be deemed invalid. NAB accepts no responsibility for late, lost, incomplete, delayed, corrupted, illegible or misdirected entries whether due to error, omission, alteration, deletion, destruction, transmission interruption, tampering, theft, destruction failure or otherwise. No correspondence will be entered into.
11. If for any reason this promotion is not capable of running as planned or if the administration, security, fairness, integrity or proper conduct of this promotion is affected for any reason, NAB may in its sole discretion cancel, terminate, change or suspend the competition. NAB may disqualify any individual who tampers (or benefits from the tampering) with the entry process or the conduct of the competition or who has, in NAB's opinion, engaged in conduct which is fraudulent, misleading or generally damaging to the reputation of NAB or has breached these Conditions of Entry.
12. NAB will not be liable for any loss (including without limitation, consequential or indirect loss), cost or damage, personal injury or death which is suffered (whether or not due to the negligence of any person) in connection with entering the competition or using the Prize, except any liability which cannot be excluded by law (and if so, that liability is limited to the minimum allowable by law).
13. NAB accepts no responsibility for the tax implications of Prize winnings. If entry is limited to NAB employees and contractors and the Prize value is over \$2000, NAB will pay any FBT payable on Prize winnings. Where the total of benefits (including Prizes) received by an entrant during an FBT year exceeds \$2000, this amount is required to be grossed-up and reported on their payment summary. Winners should obtain independent tax advice to determine how this may affect their circumstances.
14. The personal information entrants provide 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 personal information held by it and/or request that it be corrected, view NAB's Privacy Policy at www.nab.com.au or call 13 22 65 (or 1300 363 647 for hearing impaired individuals with telephone typewriters).