

NAB AFL Grand Final Customer Promotion Terms and Conditions

Promoter	National Australia Bank Limited (ABN 12 004 044 937), NAB Place, 395 Bourke St, Melbourne VIC, 3000
Competition Period	12.01am (AEST) on 22/08/2023 to 5:00pm (AEST) on 8/09/23.
Who can enter?	Only Australian residents who: (a) are aged 18 or over; (b) are/become a NAB customer during the Competition Period; and (c) you/your nominated person can attend the prize between 22/08/2023 and 1/10/2023 (inclusive).
Who can't enter?	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 AFL Grand Final Customer Promotion are not eligible to enter.
Website	nab.com.au/milestones
Entry instructions	To enter, you must, during the Competition Period visit the Website, locate the entry page and fill out and submit the online entry form, including by: (a) nominating a person who is aged 18 or over, who you think might like to take the prize; or (b) nominating yourself to take the prize; and (c) sharing the milestone and why it means so much (d) and providing all other requested information. You must only provide the details of a person who is aged 18 or over and has given their implied or express consent to be contacted by the Promoter.
How many winners will there be and how will they be chosen?	This is a game of skill. A judging panel appointed by the Promoter will review each valid entry and will judge the entries based on creativity and originality to determine the winners. Chance plays no part in how the winners will be selected. For the avoidance of doubt, the winner will be either the entrant, or where an entrant has nominated another person, the nominated person. The four valid entries judged to be the best will win a prize. All judging decisions are as determined by the Promoter, in their absolute discretion.
What can I win?	There are four major prizes available. Each major prize is a trip for the winner and one companion (both must be 18+) to Melbourne between 29/09/2023 and 01/10/2023 (inclusive) to attend the 2023 Toyota AFL Grand Final at the MCG on 30/09/2023, valued at up to \$7,000 depending on the winner's point of departure/place of residence. See "Travel prize" section below for further prize details. There are twenty runners up prizes available. 20 runners up will receive a \$2,000 savings kick-starter into their NAB Personal Transaction or Savings account. There are ten thousand minor prizes available. Up to 10,000 minor prize winners will receive a \$20 deposit into their NAB Personal Transaction or Savings account. There is a limit of one prize per person.

Travel prize	<p>If you win one of the four major prizes “a trip to the 2023 Toyota AFL Grand Final”, your prize will be a trip for you and one companion (both must be 18+) to Melbourne between 29/09/2023 and 01/10/2023 (inclusive) to attend the 2023 Toyota AFL Grand Final at the MCG on 30/09/2023, which includes the following:</p> <p>(a)</p> <p>(i) if you reside outside of Victoria, you and your companion will receive return economy airfares (including airfare taxes) from your nearest Australian capital city to Melbourne and return transfers between Melbourne airport and the accommodation; OR</p> <p>(ii) if you are a Victorian resident you and your companion will receive a fuel or uber voucher for travel between your home and the accommodation and parking at the accommodation (if applicable);</p> <p>(b) 2 nights' accommodation in a minimum 4 star hotel (as determined by the Promoter) for you and your companion;</p> <p>(c) 2 x tickets to Before the Bounce hospitality on 30/09/2023 for you and your companion;</p> <p>(d) 2 x tickets to the 2023 Toyota AFL Grand Final on 30/09/2023 for you and your companion;</p> <p>(e) Breakfast at the accommodation on each morning for you and your companion; and</p> <p>(f) A \$200 eftpos card for you.</p> <p>By accepting or participating in the prize, your companion and/or your nominated person agree to accept these Terms and Conditions and may be asked to do so in writing prior to taking the prize.</p>
Total prize pool	The total prize pool is up to \$268,000
How many times can I enter?	You can enter multiple times. Each entry must be submitted separately in accordance with these Terms and Conditions.
How and when will the winner/s be informed?	<p>Major prize winner/s will be notified:</p> <ul style="list-style-type: none"> • by phone; and • in writing, <p>on or before 5pm (AEST) on 11/09/2023.</p> <p>Runners up prize winners will be notified by phone on or before 31 October 2023 competition end date, and their names will be published online at nab.com.au/milestones</p> <p>Minor prize winners will be notified by email on or before 31 October 2023.</p>
Major Prize Claim Date	Major prize claim date 3pm (AEST) on 12/09/2023.
Runners-up prizes	<p>To be eligible for a runners-up prize, the customer must have a NAB Personal Transaction account or NAB Personal Savings account opened on or before competition end date and keep the account open until at least 31 October 2023.</p> <p>Runner-up prize winners will be credited with \$2,000 into their NAB Personal Transaction or NAB Personal Savings account on or before 31 October 2023. If the winner has multiple NAB Personal Transaction or NAB Personal Savings accounts, the account will be selected at the discretion of NAB.</p> <p>Please note that the credit will appear as a separate line item on your statement as “NAB AFL KICKSTARTER”.</p>
Minor prizes	<p>To be eligible for a minor prize, the customer must have a NAB Personal Transaction account or NAB Personal Savings account opened on or before competition end date and keep the account open until at least 31 October 2023.</p> <p>Minor prize winners will be credited with \$20 into their NAB Personal Transaction or NAB Personal Savings account on or before 31 October 2023. If the winner has multiple NAB Personal Transaction or NAB Personal Savings accounts, the account will be selected at the discretion of NAB.</p> <p>Please note that the credit will appear as a separate line item on your statement as “NAB AFL BOOSTER”.</p>

What if I don't claim my major prize on time?	If a prize has not been accepted or claimed by the Major Prize Claim Date above or if, after making all reasonable attempts, the Promoter can't contact a winner (or a winner does not contact the Promoter) by the Prize Claim Date above, the relevant entry will be discarded, and the Promoter will re-award the relevant prize to the person who submitted the next best valid entry who has not already been awarded a prize.
Collection and use of your personal information	<p>If you are a winner, you/your companion must take part in all publicity, photography and other promotional activity as the Promoter requires, without any compensation. You/your companion consent to the Promoter using your names and images in any promotional or advertising activity.</p> <p>The Promoter may collect your/your nominated person/our companion's personal information directly or through its agents or contractors. The Promoter will use your/your nominated person/our companion's personal information to conduct and manage the competition. The Promoter may disclose your personal information to its related companies, agents and contractors to assist in conducting this competition, communicating with you or storing data.</p> <p>The Promoter's Privacy Policy (see https://www.nab.com.au/common/privacy-policy) includes information about:</p> <p>(a) how to seek access to the personal information the Promoter holds about you and seek correction of the information; and</p> <p>(a) how to complain about a privacy breach and how the Promoter will deal with such a complaint.</p>
AFL Authorised GF Promotion	GFAFL23/101

- 1 These Terms and Conditions incorporate and must be read together with the details outlined in the table above. Information about prizes and how to enter forms part of these Terms and Conditions. By entering, you accept these Terms and Conditions.

Entry

- 2 Your entry must be received during the Competition Period and will be deemed to be received only when received by the Promoter. You will receive a return message confirming your entry. The Promoter is not liable for any problems with communications networks. You are responsible for your own costs associated with entering. If you enter using automatically generated entries or multiple phone numbers/email addresses/addresses/aliases, you may be disqualified.
- 3 Every entry, including any statement included, must be your original work and not copied.
- 4 The Promoter may copy and amend your entry (including any statement) and may use (or allow others to use) your entry and any rights in relation to your entry, to publicise this competition or for any other purpose. These rights are perpetual, royalty free, world-wide, irrevocable and transferable. For example, the Promoter may publish all or any part of your entry or any amended version of it. The Promoter may also decide not to publish an entry, to cease publication of an entry, or to publish an edited entry.
- 5 You warrant that your entry does not breach any third party rights (for example, intellectual property rights) and its use by the Promoter or any other person will not breach such rights nor otherwise breach any law (for example, it is not defamatory, in contempt of court or in breach of any privacy law). Your entry must not be obscene, offensive, malicious, discriminatory, indecent or (in the Promoter's opinion) otherwise objectionable or inappropriate (for example it must not include nudity or language the Promoter deems offensive).
- 6 You must ensure your entry does not contain any virus, malware or other malicious or inappropriate computer code or material.

Prizes

- 7 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. Prizes are subject to any additional terms and conditions imposed by the relevant supplier or the Promoter, including, as relevant:
- (a) validity period/s;
- (b) booking and availability of flights, accommodation and events;
- (c) conditions of travel and conditions of entry into any event venues (including behaviour requirements and applicable dress codes);
- (d) conditions of ticket validity and any restrictions on ticket on-sale or transfer;

- (e) travel dates;
 - (f) any additional fees (payable by you) relating to changes made by you/your nominated person/your companion to a prize after it has been booked;
 - (g) a requirement to present your credit card when checking in to accommodation; and
 - (h) a requirement that any person taking the prize that is aged under 18 years old must be accompanied by their parent or guardian at all times.
- 8 You/your nominated person/your companion are responsible for all other unspecified costs related to the prize, including meals, transport, insurance (including excesses), in-room charges, additional taxes, mobile or data plans, installation costs, costs associated with ongoing use of the prize, etc. Event tickets can only be used once and will be deemed invalid if copied. The Promoter does not control entry to the MCG. Winners must keep their tickets safe and the Promoter will not replace lost or stolen tickets.
- 9 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.
- 10 The Promoter accepts no responsibility if one or more of the events or activities awarded as part of the prize are abandoned, called off or postponed for any reason. In that case you/your nominated person/your companion forfeit your entitlement to that event/activity.

General

- 11 Any failure by you/your nominated person/your companion to comply with the conditions imposed by the prize supplier(s) may result in the prize being cancelled or withdrawn without liability for the Promoter or the prize supplier(s).
- 12 If you or your entry are deemed by the Promoter to breach these Terms and Conditions including if the prize is on set dates and you are unable to take the prize on the relevant date/s, your entry (or at the Promoter's discretion, all of your entries) may be discarded. The Promoter may, at any time, require you to produce documentation to establish to the Promoter's satisfaction the validity of your entries (including documentation establishing your identity, age, place of residence and place of employment). Failure by the Promoter to enforce any of its rights at any stage does not waive those rights.
- 13 You must not:
- (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
 - (f) behave in a way that is otherwise inappropriate.
- 14 You/your nominated person are responsible for your companion and the Promoter may disqualify all entries from, and prohibit further participation in this competition by, you/your nominated person or your companion if they breach these conditions, whether or not legally bound by them.
- 15 If you/your nominated person/your companion in the opinion of the Promoter (and/or a medical professional, as relevant to the circumstances), are intoxicated, under the influence of alcohol or any other drug, behave aggressively or offensively, or behave in a manner which may diminish the good name or reputation of the Promoter or any of its related entities or the agencies or companies associated with this competition, is contrary to law or is otherwise inappropriate, the Promoter may cancel the prize or restrict you/your nominated person/your companion from participating in any elements of the prize, at its discretion.
- 16 The Promoter is not liable for entries, prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted.
- 17 The Promoter's decision in connection with all aspects of this competition is final.
- 18 Prizes cannot be transferred or exchanged nor (except where cash is specified) redeemed for cash. Without limiting any other term of these Terms and Conditions, all prizes (and elements of prizes) must be taken as and when specified, or will be forfeited with no replacement. The prize values are correct as at the date of preparing these Terms and Conditions and include any applicable GST. The Promoter is not responsible for any change in prize value. You agree that if a prize (or element of a prize) is unavailable for any reason the Promoter may provide another item of equal or higher value.
- 19 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.

- 20 The Promoter is not responsible for any tax implications arising from you winning a prize. You should seek independent financial advice. If for GST purposes this competition results in any supply being made for non-monetary consideration, you 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.

Liability

- 21 Nothing in these Terms and Conditions restricts, excludes or modifies any consumer rights under any statute including the *Competition and Consumer Act 2010* (Cth).
- 22 Subject to the previous paragraph, the Promoter and the agencies and companies associated with this competition are not liable (including in negligence) for any loss (including indirect, special or consequential loss or loss of profits), expense, damage, personal injury (including allergies, skin conditions or other reactions, as relevant), illness or death suffered in connection with this competition or any prize, except for any liability which under statute cannot be excluded (in which case that liability is limited to the greatest extent allowed by law).
- 23 Without limiting the previous paragraph, the Promoter and the agencies and companies associated with this competition are not liable for any loss of, damage to or delay in delivery of prize/s, or for any damage that occurs to displayed prize/s (where relevant). Unless otherwise specified, prize/s will only be delivered to addresses in Australia.
- 24 This competition is in no way sponsored, endorsed or administered by, or associated with any social media platform, including Facebook, Instagram and Twitter. You provide your information to the Promoter and not to any social media platform. You completely release any relevant social media platforms from any and all liability.