NAB Goals Giveaway

Terms and Conditions

Promoter	National Australia Bank Limited (ABN 12 004 044 937), Level 28, 395 Bourke Street, Melbourne, VIC 3000.
Competition Period	10am (AEST) on 25/08/2026 to 11.59pm (AEST) on 20/09/2026.
Who can enter?	Only Australian residents who: (a) are aged 18 or over; (b) can take the major prize in Melbourne, Victoria to attend the 2026 Toyota AFL Grand Final on 26/09/2026 (exact travel dates to be determined); and (c) are either: (i) an individual who already is or becomes a NAB personal or business customer holding a NAB account or product during the Competition Period and at the time prizes are awarded; or (ii) the principal of a business entity (including a company, partnership or association, etc.) who are or become a NAB business customer holding a NAB account or product during the Competition Period and at the time the prizes are awarded (**Business Entity**). Becoming a NAB customer (and, consequently, participation in this competition) is subject to the relevant terms and conditions that apply to NAB customers (which are agreed to at the time of becoming a customer. The applicable terms and conditions are available at www.nab.com.au), as amended from time to time.
Who can't enter?	Employees, directors, officers, management and contractors of: (a) the Promoter; and (b) the agencies, companies or participating premises directly involved in the planning, execution or conduct of this competition. Immediate families of employees, directors, officers, management, contractors, the agencies, companies or participating premises directly involved in the planning, execution or conduct of this competition. **For the avoidance of doubt:** • NAB employees cannot enter; • Immediate family of NAB employees who are directly involved in the competition **cannot** enter; • Immediate family of NAB employees who are not directly involved in the competition **can** enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
Website	www.nab.com.au/goals
Social Media Account	NAB (@nab) • Instagram photos and videos
Entry instructions	To enter, you must, during the Competition Period, visit the Website, locate the entry page (https://communications.nab.com.au/Goals) and fill out and submit the online entry form including: (a) by providing your first name, last name, email, phone number and postcode, and all other requested information; and (b) ticking the box to confirm you have read and agreed to these competition Terms and Conditions.

<table>
<tr><td></td><td>to automatically receive 1 entry into the relevant draw for the Entry Period (in which you submitted your entry).

The Promoter is not responsible if your mobile device/desktop is not sufficiently capable for the purpose of submitting an entry.</td></tr>
<tr><td>How many winners will there be and how will they be chosen?</td><td>There will be 9 winners determined in respect of this competition – 8 minor winners and 1 major winner.

There will be 4 draws conducted - 1 in respect of each entry period, as set out in the table below (each, an Entry Period).

All draws will be held at Gadens Lawyers, L13 447 Collins Street, Melbourne VIC 3000 as follows in the table below.

<table>
<tr><th>Entry Period</th><th>Entry Period (AEST)</th><th>Draw</th><th>Draw Time & Date (AEST)</th><th>No. of winners</th></tr>
<tr><td>1</td><td>10am on 25/08/2026 to 9.59am on 01/09/2026 (inclusive)</td><td>1</td><td>9am 02/09/2026</td><td>4</td></tr>
<tr><td>2</td><td>10am on 01/09/2026 to 9.59am on 08/09/2026 (inclusive)</td><td>2</td><td>9am 09/09/2026</td><td>2</td></tr>
<tr><td>3</td><td>10am on 08/09/2026 to 9.59am on 15/09/2026 (inclusive)</td><td>3</td><td>9am 16/09/2026</td><td>2</td></tr>
<tr><td>4</td><td>10am on 15/09/2026 to 11.59pm on 20/09/2026 (inclusive)</td><td>4</td><td>12pm 21/09/2026</td><td>1</td></tr>
</table>

Each Entry Period corresponds to a week during the 2026 Toyota AFL Finals Series games, excluding Wildcard Finals Round as follows:

<table>
<tr><th>Draw</th><th>Finals Week</th><th>2026 Toyota AFL Finals Series Game/s</th></tr>
<tr><td>1</td><td>1</td><td>Elimination & Qualifying Finals (4 games)</td></tr>
<tr><td>2</td><td>2</td><td>Semi Finals (2 games)</td></tr>
<tr><td>3</td><td>3</td><td>Preliminary Finals (2 games)</td></tr>
<tr><td>4</td><td>4</td><td>2026 Toyota AFL Grand Final Game on 26/09/2026</td></tr>
</table>

For Draw 1, the first 4 valid entries drawn randomly from the entries received during that Entry Period will each win a minor prize.

For Draw 2, the first 2 valid entries drawn randomly from the entries received during Entry Period 1 and 2 (excluding previous winning entries) will each win a minor prize.

For Draw 3, the first 2 valid entries drawn randomly from the entries received during Entry Period 1, 2 and 3 (excluding previous winning entries) will each win a minor prize.

For Draw 4, the first valid entry drawn randomly from all of the entries received during the Competition Period across all Entry Periods (including previous winning entries) will win the major prize.

The minor prizes and major prize details are set out in the “What can I win?” section below.

The Promoter may draw additional reserve entries in a draw and record them in order, in case a winning entry/entrant is deemed invalid or a prize is unclaimed (Reserve Entrants).

For clarity, all non-winning entries received in respect of each draw will roll over to subsequent draws.

However, if an entry has been drawn as a minor winner in Draw 1 or 2, it will not be included in the next minor prize draw (i.e. Draw 2 or Draw 3, as relevant) but will be included in the major prize draw (i.e. Draw 4).</td></tr>
<tr><td>What can I win?</td><td>There are 9 prizes available – 8 minor prizes and 1 major prize.

Minor prizes</td></tr>
</table>

	Each minor prize will correspond to the total number of goals that were kicked by both sides in the relevant 2026 AFL Finals series game for that Entry Period and each goal in each game is valued at $1,000*****.
	
	Each minor prize will be awarded via EFT to the winner's nominated NAB transaction account. In the instance that a winner does not hold a NAB transaction account, the prize will be awarded via EFT to the winner's nominated transaction account.
	
	Minor prizes will be awarded based on the order that winners are drawn. For example:
	
	• In **Draw 1** (which corresponds to Week 1 of the Finals Series) there are 4 Qualifying Finals Series games:
	  ○ The first drawn winner will be allocated the first minor prize for Draw 1, which will correspond with the total number of goals kicked by both sides in the **first game** in Finals Week 1.
	  ○ The second drawn winner will be allocated the second minor prize for Draw 1, which will correspond with the total number of goals kicked by both sides in the **second game** for Finals Week 1,
	and so on.
	• The same process above applies for Draw 2 (in respect of the semi-finals games) and Draw 3 (in respect of the preliminary finals games).
	
	There is a limit of one minor prize per person.
	
	Major prize
	
	The major prize consists of the following:
	
	• $1,000 for every goal kicked by both sides in the 2026 Toyota AFL Grand Final Game on 26/09/2026, awarded via EFT to the major prize winner's NAB transaction account (**Goal Prize**)*****;
	• A trip for 2 (18+) to Melbourne, Victoria to attend the 2026 Toyota AFL Grand Final on 26/09/2026 valued at up to $5,181 based on the winner's point of departure; and
	• An opportunity for a chance to win $50,000 in the 'Kick to Win' at three quarter time during the 2026 Toyota AFL Grand Final.
	
	For more details on the major prize please see the "*Major prize – Travel prize component*" and "*Major prize – Kick to Win instructions*" sections below.
	
	The Major prize is managed differently if won by a Business Entity – see "*If a Business Entity is a winner, who will the prize go to?*" below.
	
	***For clarity, for all minor prizes (and the Goal Prize component of the major prize):**
	
	• In determining the value of the minor prize (or the Goal Prize component of the major prize) based on the number of goals kicked in the relevant AFL Finals Series game:
	  ○ the total number of goals scored includes goals kicked by both sides (and not only the winning side);
	  ○ a "goal" will be as officially determined during the relevant game in accordance with AFL rules and excludes behinds;
	  ○ the prize value will be based on the number of goals scored in the relevant game and is not based on the number of points scored;
	  ○ the value of each minor prize (and the Goal Prize component of the major prize) will not be capped; and
	  ○ if no goals are scored in the relevant game, you will not receive a prize (nor any alternative prize as a substitute).
	
	All winners are responsible for providing their correct NAB account details. The Promoter is not liable if a winner's bank details are incorrect.

Major prize – Travel prize component	If you win the major prize, your prize will include a trip for two (the winner and 1 adult companion or, for Business Entities, its two Nominated Attendees) to Melbourne, Victoria to attend the 2026 Toyota AFL Grand Final on 26/09/2026 (exact travel dates to be

	determined) valued at up to $5,181 based on the winner's/Nominated Attendees' point of departure, which includes the following for each person: (a) return economy airfares (including airfare taxes) from the winner's/Nominated Attendees' nearest Australian capital city to Melbourne and return transfers between Melbourne airport and the accommodation (flights and transfers are not included if you live within driving distance to Melbourne, and if so, the Promoter will work with you to determine appropriate travel arrangements (as reasonably determined by the Promoter) for you and your companion to the accommodation. The Promoter will also cover any parking costs at the accommodation (if applicable)); (i) if you win the major prize and reside in VIC, you will receive a $200 travel allowance (in the form of a $200 digital eftpos card). (b) 2 nights' accommodation in a minimum 4-star hotel (as determined by the Promoter) including breakfast on each morning; (c) 2x General Admission tickets to attend the 2026 Toyota AFL Grand Final on 26/09/2026 at the Melbourne Cricket Ground in Richmond, Victoria. (d) A $200 digital eftpos card for the winner only (if the major prize is won by a Business Entity, this element of the major prize will be awarded to the Nominated Attendees, to share). The Promoter will work with the winner/principal of the Business Entity to determine the exact dates for the travel component of the major prize. **Digital eftpos card terms and conditions** Any ancillary costs associated with redeeming the digital eftpos card are not included. Redemption of the digital eftpos card is subject to the terms and conditions associated with the digital eftpos card located at https://eftpos.gift/pages/terms-conditions. For the avoidance of doubt, the major prize winner and their companion (or, for Business Entities, its two Nominated Attendees) must travel together to take the prize, and must make their own way to and from the relevant departure point and return point at their own expense. ***The travel prize is subject to any applicable law or guidelines including in relation to any travel/government restrictions/directives, border closures, health advice and the like.*** By accepting or participating in the travel prize, you must ensure that your companion is provided with a copy of these Terms and Conditions, and that your companion agrees with and will at all times comply with these Terms and Conditions.
Major prize – Kick to Win Instructions	The major prize winner has an opportunity for a chance to 'Kick to Win' $50,000. At three quarter time during the 2026 Toyota AFL Grand Final, the major prize winner, their nominated proxy, or, for a Business Entity, its Nominated Participant, can choose to either: (a) take the opportunity to try kick a goal themselves from 25m out from the goal posts; **OR** (b) instead request that the Promoter's representative (**Proxy**) steps in on the major prize winner's behalf (and the Proxy will then be chosen by the Promoter in its reasonable discretion) to try kick a goal from 50m out from the goal posts. If the major prize winner (or nominated Proxy, if applicable) successfully scores a goal by kicking the football between the two taller inner goal posts, the major prize winner will win $50,000 (awarded via EFT to the major prize winner's nominated NAB transaction account). In the instance that a winner does not hold a NAB transaction account, the prize will be awarded via EFT to the winner's nominated transaction account. See the "*If a*

<table>
<tr><td></td><td>Business Entity is a winner, who will the prize go to?" section below for details on how this cash is awarded where a Nominated Participant successfully scores a goal.

For clarity:

• If the major prize winner nominates for the Proxy to try kick a goal in their place, the major prize winner accepts all decisions made by the nominated Proxy.

• The major prize winner (or nominated Proxy/Nominated Participant, if applicable) only has one opportunity to try kick a goal as per the instructions above.

• If the major prize winner (or the nominated Proxy/Nominated Participant, if applicable) kicks the football and misses (i.e. does not score a goal), the major prize winner/Business Entity (as relevant) will not win the 'Kick to Win' $50,000 prize.

All decisions regarding whether a goal has or has not been successfully achieved will be as determined by the Promoter or its representative in their reasonable discretion.</td></tr>
<tr><td>Total prize pool</td><td>The minor prize pool is unlimited.

The major prize pool is:

• unlimited for the Goal Prize component;

• valued at up to $5,181 for the travel prize component; and

• valued at $50,000 for the Kick to Win component.

The overall total prize pool is unlimited but is estimated to be valued at up to $285,000.</td></tr>
<tr><td>How many times can I enter?</td><td>You can only enter once.

For clarity, you will only need to enter once, as your initial entry will roll over to all subsequent Entry Periods/draws following your initial entry.</td></tr>
<tr><td>Is there a fee for entry?</td><td>There is no fee to enter the competition.</td></tr>
<tr><td>How and when will the winner/s be informed?</td><td>Winners will be notified by phone and in writing by email within 24 hours of determination from the relevant Draw and will have their first name initial, last name and postcode published on the Website within 3 days of determination for a period of 28 days, as follows:

<table>
<tr><th>Draw</th><th>Draw Date</th><th>Winner Publication Date</th></tr>
<tr><td>1</td><td>02/09/2026</td><td>05/09/2026</td></tr>
<tr><td>2</td><td>09/09/2026</td><td>12/09/2026</td></tr>
<tr><td>3</td><td>16/09/2026</td><td>19/09/2026</td></tr>
<tr><td>4</td><td>21/09/2026</td><td>24/09/2026</td></tr>
</table>

Winners will also be notified in writing by email within 2 business days of each relevant 2026 Toyota AFL Finals Series game to confirm the value of their relevant prize and claim details (and to confirm with the major prize winner if they have won the Kick to Win prize).

If the major prize winner has also won the Kick to Win prize, their first name initial, last name and postcode will again be published on the Website within 3 business days of the 2026 Toyota AFL Grand Final for a period of 28 days.</td></tr>
<tr><td>If a Business Entity is a winner, who will the prize go to?</td><td>The prize will be awarded to the principal of the winning Business Entity (Principal).

However, by entering, the Principal acknowledges and agrees that the cash component of any prize won will be paid via EFT to a NAB account operated by the Business Entity, as nominated by the Principal;

Additionally, where the Business Entity wins the Major Prize, the Principal must nominate:

(a) two staff members of the Business Entity to take the travel prize component of the Major Prize (Nominated Attendees); and

(b) one of the Nominated Attendees to participate in the 'Kick to Win' component of the Major Prize (Nominated Participant) on the winner's behalf.</td></tr>
</table>

	Each Nominated Attendee must: (a) be an adult aged 18 or over; (b) be able to take the travel prize component of the Major Prize (and, in the case of the Nominated Participant, participate in the 'Kick to Win' component of the Major Prize); (c) be provided with a copy of (and agrees to comply with) these Terms and Conditions; (d) acknowledge and agree that any cash won during the 'Kick to Win' component of the Major Prize will be deemed to have been won by the Principal, and paid to the Business Entity (as above); and (e) consent to be nominated. To avoid doubt, the Principal may nominate themself as a Nominated Attendee. Where a winning Business Entity has multiple principals and those principals disagree about who is the entrant (or if there is confusion for any reason), the Promoter may decide, in its reasonable discretion, which of them wins the prize and is responsible for nominating the Nominated Attendees. The Promoter's decision is final in this regard.
Unclaimed prize/s	**Major prize claim date: 5pm (AEST) on 22/09/2026**. **Minor prize claim date:** 5pm (AEDT) on 08/10/2026. **Unclaimed major prize determination:** 9am (AEST) on 24/09/2026 at the same location as the original draws. **Unclaimed minor prize determination:** 12pm (AEDT) 09/10/2026 at the same location as the original draws. If a prize has not been accepted or claimed by the 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 relevant prize claim date above, the relevant entry/ies will be discarded and the Promoter will re-award the relevant prize/s to Reserve Entrant/s and/or carry out an unclaimed prize draw at the date, time and place stated above (as relevant) to randomly distribute the prize/s in descending order of value amongst valid entrants who (if possible) have not already won an unclaimed prize. Any winner/s will be informed by phone and in writing by email on the day of determination and will also have their first name initial, last name and postcode published on the Website on 16/10/2026 for a period of 28 days. If any prize remains un-won at the end of this competition, or if a prize winner cannot be found, that information will be published on the Website on 09/11/2026.
Collection and use of your personal information	If you are a winner, you and (if applicable) your companion or Nominated Attendees (as relevant) must take part in all publicity, photography and other promotional activity as the Promoter requires, without any compensation. You/your companion or Nominated Attendees (as relevant) consent to the Promoter using your name/s and image/s in any promotional or advertising activity. The Promoter may collect your/your companion's/Nominated Attendees' personal information directly or through the Promoter's agents or contractors. The Promoter will use your/your companion's/Nominated Attendees' personal information to conduct and manage the competition. The Promoter may disclose your/your companion's/Nominated Attendees' personal information to the Promoter's related companies, agents and contractors to assist in conducting this competition, communicating with you/your companion/Nominated Attendee or storing data. This may include disclosures to organisations outside Australia including in places such as New Zealand, India, China, Japan, Singapore, Indonesia, Vietnam, the United Kingdom, France and the United States. Where you have consented to receive marketing from the Promoter, you consent to the Promoter keeping your personal information on its database to use for future marketing purposes, including contacting you by electronic messaging provided that where required by the *Spam Act 2003* (Cth), the Promoter includes a functional unsubscribe facility in each direct marketing communication it sends you that you may use to opt-out of any further such communications and provided that the functional unsubscribe facility complies with the *Spam Regulations 2021* (Cth).

	By entering, you consent to receive email or SMS messages from the Promoter without any functional unsubscribe facility if they relate primarily to the conduct of this competition. The Promoter's Privacy Policy (see www.nab.com.au/common/privacy-policy) includes information about: (a) how to seek access to the personal information the Promoter holds about you and seek correction of the information; and (b) how to complain about a privacy breach and how the Promoter will deal with such a complaint.
AFL Authorised GF Competition	GFAFL26/128
Permit numbers	Authorised under: ACT Permit No. TP26/01890 SA Licence No. T26/1442 NSW Authority No. TP/04379

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 Entry is open to Australian residents who comply with the Entry Requirements. Entries submitted by ineligible Entrants are not accepted.

3 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 on-screen via the Website confirming your entry. The Promoter is not liable for any problems with communications networks outside its reasonable control. 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.

Prizes

4 In consideration for awarding a Prize to a winner, winners and (if applicable) your companion/Nominated Attendees 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.

5 Prizes and all elements of prizes must be taken as specified, as and when offered and cannot be altered or changed in any way by you or will be forfeited, and if forfeited, the Promoter will not be liable. If you forfeit the prize or any element of the prize for whatever reason, you will not be given cash or any alternative prize as a substitute. Prize/s 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, health & safety requirements and applicable dress codes);

(d) conditions of ticket validity and any restrictions on ticket on-sale or transfer;

(e) travel dates and specified travel exclusion periods;

(f) any additional fees (payable by you) relating to changes made by you/your companion/ Nominated Attendees to a travel/event prize after it has been booked; and

(g) a requirement to present your credit card when checking in to accommodation.

6 You/your companion/Nominated Attendees are responsible for all other unspecified costs related to the prize, including meals, transport, insurance (including excesses), in-room charges, additional taxes, etc. Event tickets can only be used once and will be deemed invalid if copied. The Promoter does not control entry to the relevant event location. The winner must keep their tickets safe and the Promoter will not replace lost or stolen tickets.

7 The Promoter is not responsible for any dispute between you and any person with whom you choose to, or choose not to, share a prize; or any disputes between Nominated Attendees regarding the prize (or any part thereof).

8 Where relevant, 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 beyond the Promoter's reasonable control. In that case you/your companion/Nominated Attendees forfeit your entitlement to that event/activity and the Promoter may provide another item of equal or higher value, subject to any necessary approval by the state/territory gaming authorities. Similarly, while the Promoter will make all reasonable efforts to ensure the participation of any specified celebrity/ies in the prize element/s, the Promoter and prize suppliers exclude, so far as legally permissible, all liability if for any reason the celebrity/ies do not attend the prize element/s due to circumstances beyond the reasonable control of the Promoter and prize suppliers (e.g. illness). Unless otherwise specified by the Promoter, you will not be given cash or any alternative prize as a substitute for this altered prize element.

General

9 Any material failure by you or (if applicable) your companion/Nominated Attendees 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).

10 For event-based/travel prizes, you and (if applicable) your companion/Nominated Attendees accept that some aspects of the prize may be inherently risky and that the prize may involve dangerous activities.

11 If specified, in order to participate in the activity/activities associated with or awarded as part of the prize, you/your companion/Nominated Attendees must comply with any applicable conditions (e.g. height, weight, health and fitness requirements). You must ensure that you/your companion/s/Nominated Attendees are healthy and fit enough to take the prize. You/your companion/Nominated Attendees must follow all requirements of the people responsible for managing the relevant activity/ies.

12 You/your companion (and, if relevant, any Nominated Attendees) must, if required by the Promoter, sign disclaimer and release forms provided by the Promoter in favour of the Promoter and other parties before taking the prize. If you/your companion (and, if relevant, any Nominated Attendees) do not sign, your entry will be deemed invalid and you will lose any entitlement to a prize.

13 If you or your entry are deemed by the Promoter to breach these Terms and Conditions materially 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 reasonable satisfaction the validity of your entries and/or verifying your identity (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.

14 You must not:

(a) tamper with the entry process (including but not limited to manipulating the system via bots, script use, or any other means to circumvent 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.

15 You are responsible for your companion, and the Promoter may disqualify all entries from, and prohibit further participation in this competition by, you and your companion if they materially breach these conditions, whether or not legally bound by them.

16 If you (or your companion/Nominated Attendees, if applicable), in the reasonable 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 (and your companion/Nominated Attendees) from participating in any elements of the prize, at its discretion.

17 The Promoter is not liable for entries, prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted for reasons outside the Promoter's reasonable control, including failure of any third parties to forward entry forms for inclusion in the draw, where relevant.

18 If any dispute arises between you and the Promoter concerning the conduct of this competition 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.

19 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, subject to any necessary approval by the state/territory gaming authorities.

20 By entering, you request that your full address not be published.

21 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, government directives, a pandemic, public health orders and the like), 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.

22 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

23 You may have consumer rights under statute including under the *Competition and Consumer Act 2010* (Cth), which may be relevant to any issue or problem you encounter in relation to this competition and cannot be excluded or restricted. Nothing in these Terms and Conditions excludes or restricts those rights. See www.accc.gov.au for more information about those rights.

24 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).

25 Without limiting the previous paragraphs, 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), due to circumstances beyond the Promoter's reasonable control.

26 This competition is in no way sponsored, endorsed or administered by, or associated with any social media platform, including Facebook, Instagram, TikTok and X. 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.