

NAB Goodies \$50k Giveaway Competition Terms and Conditions

Promoter	National Australia Bank Limited (NAB) (ABN 12 004 044 937), 395 Bourke Street, Melbourne, Victoria, 3000.
Competition Period	12.01am (AEST) on 25/05/2026 to 11.59pm (AEST) on 10/07/2026.
Who can enter?	<p>Only Australian residents who:</p> <ul style="list-style-type: none"> (a) are aged 18 or over; (b) hold a valid personal NAB Visa debit card, NAB Visa credit card or NAB Now Pay Later digital card (Eligible NAB Card); (c) hold an eligible personal NAB transaction account; and (d) are eligible for, and enrolled into, the NAB Goodies program. <p>Enrolment in the NAB Goodies program (and, consequently, participation in this competition) is subject to the terms and conditions which apply to NAB Goodies available at nab.com.au/personal/goodies/terms-conditions, as amended from time to time.</p> <p>Eligibility for entry into the competition is subject to your Eligible NAB Card being open and valid, and any linked account(s) being open and not in default for the duration of the Competition Period and up until the draw date of 10/08/2026. You will become ineligible for entry into the competition if you cancel, block or replace your Eligible NAB Card (including due to transfers to another NAB product, loss or theft) at any time prior to the prize being credited to your nominated eligible personal NAB transaction account.</p>
Who can't enter?	<p>Employees, directors, officers, management and contractors of the agencies, companies or participating premises directly involved in the planning, execution or conduct of this competition.</p> <p>For the avoidance of doubt:</p> <ul style="list-style-type: none"> • NAB employees (and their immediate families) are eligible to enter, except for any employees directly involved in the planning, execution or conduct of this competition; and • NAB employees (and their immediate families) of the Promoter that are classified as Group 5 employees (Senior Managers and above) are not eligible to enter the competition, regardless of whether these employees are directly associated with the conduct of the competition.
Where will the competition run?	<p>The competition will run in the NAB App, available from the Apple App Store and Google Play Store.</p> <p>Installation and use of the NAB App is subject to the terms and conditions of the NAB App, available at www.nab.com.au/important-information/personal/internet-banking-terms-conditions, and the relevant Apple App Store and Google Play Store terms, which may change from time to time.</p>
Entry instructions	<p>To enter, you must, during the Competition Period:</p> <ul style="list-style-type: none"> (a) if you have not already, download the NAB App and locate the NAB Goodies section of the NAB App (eligibility for enrolment in the NAB Goodies program is subject to the applicable terms and conditions at www.nab.com.au/personal/goodies/terms-conditions); (b) tap 'Activate' on the 'NAB Goodies \$50k Giveaway Competition' tile in the NAB Goodies section of the NAB App to activate the offer (Offer); and (c) make an Eligible Cashback Redemption after activation (see below), to automatically receive 1 entry into the draw. <p>For clarity:</p> <ul style="list-style-type: none"> • you will receive 1 entry for each Eligible Cashback Redemption you make; • there is no limit to how many Eligible Cashback Redemptions you can make, or on the number of entries you can receive. However, you will only receive 1 entry for each separate Eligible Cashback Redemption made.

	The Promoter is not responsible if your mobile device is not sufficiently capable for the purpose of submitting an entry.
Eligible Cashback Redemption	<p>Once you have activated the Offer in the NAB App, make an eligible transaction using your Eligible NAB Card at any participating merchant (in-store or online) (see www.nab.com.au/50kgiveaway (Website) for the full list of participating merchants).</p> <p>Your Eligible Cashback Redemption is based on making an eligible transaction using your Eligible NAB Card at a participating merchant. Your cashback will then be applied to your eligible personal NAB transaction account within 14 business days after you have made the eligible purchase transaction.</p> <p>For clarity, any Goodies offer- redemptions made at HOYTS, 7-Eleven, Mate Telco, Samsung, Expedia and Broadsheet 'Booking with Benefits' are excluded.</p>
How many winners will there be and how will they be chosen?	<p>There will be 5 winners determined in respect of this competition.</p> <p>There will be 1 draw conducted.</p> <p>The draw will be held at 1pm (AEST) on 10/08/2026 at Gadens Lawyers, Level 13 447 Collins Street, Melbourne VIC 3000.</p> <p>The first 5 valid entries drawn randomly from the entries received during the Competition Period will each win a prize.</p> <p>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).</p>
What can I win?	<p>There are 5 prizes available.</p> <p>Each prize is \$10,000 cash awarded via EFT to the winner's nominated eligible personal NAB transaction account.</p> <p>If you are a winner:</p> <ul style="list-style-type: none"> • you must confirm the last 4 digits and BSB number of your eligible personal NAB transaction account in order to receive the prize; • you must have an eligible personal NAB transaction account for the funds to be deposited into (funds cannot be deposited into a credit card account); and • your nominated eligible personal NAB transaction account must be open and valid and not in default up until the draw date of 10/08/2026. <p>There is a limit of one prize per person (except for SA residents).</p>
Total prize pool	The total prize pool is valued at \$50,000.
How many times can I enter?	<p>You can enter multiple times, provided you comply with the individual participating merchant cashback offer terms which are contained within the NAB Goodies section of the NAB App.</p> <p>Each entry must be submitted separately in accordance with these Terms and Conditions.</p>
How and when will the winner/s be informed?	Winners will be notified by phone and in writing by email within 7 days of determination and will have their first name initial, last name and postcode published on the Website 07/09/2026 for a period of 28 days.
Unclaimed prize/s	<p>Prize claim date: By 5pm (AEST) on 24/08/2026.</p> <p>Unclaimed prize determination: 12pm (AEST) on 25/08/2026 at the same location as the original draw.</p> <p>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 prize claim date above, the relevant entry/ies will be discarded and the Promoter will either 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 to randomly distribute the prize/s 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 within 7 days of determination and will also have their first name initial, last name and postcode published on the Website on 01/09/2026 for a period of 28 days.</p> <p>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 24/09/2026.</p>

<p>Collection and use of your personal information</p>	<p>If you are a winner, you must take part in all publicity, photography and other promotional activity as the Promoter requires, without any compensation. You consent to the Promoter using your name, likeness, image and/or voice in any promotional or advertising activity for the purpose of promoting this competition (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.</p> <p>The Promoter may collect your personal information directly or through the Promoter's agents or contractors. The Promoter will use your personal information to conduct and manage the competition. The Promoter may disclose your personal information to the Promoter's related companies, agents and contractors to assist in conducting this competition, communicating with you 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, Netherlands, the Philippines, Malaysia, Israel, Canada, Switzerland, Ireland and South Africa.</p> <p>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 <i>Spam Act 2003</i> (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 <i>Spam Regulations 2021</i> (Cth).</p> <p>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.</p> <p>The Promoter's Privacy Policy (see 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>(b) how to complain about a privacy breach and how the Promoter will deal with such a complaint.</p>
<p>Permit numbers</p>	<p>Authorised under:</p> <p>ACT Permit No. TP26/01003</p> <p>SA Licence No. T26/778</p> <p>NSW Authority No. TP/04379</p>

- 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. Once the 'Activation' button on the Offer is clicked in the NAB App and changes to 'Activated', your entry is confirmed. 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

- 3 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.
- 4 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.

General

- 5 Any material failure by you 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).

- 6 You 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 do not sign, your entry will be deemed invalid and you will lose any entitlement to a prize.
- 7 If you or your entry are deemed by the Promoter to breach these Terms and Conditions materially, 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.
- 8 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.
- 9 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.
- 10 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.
- 11 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.
- 12 By entering, you request that your full address not be published.
- 13 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.
- 14 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

- 15 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.
- 16 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).
- 17 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. Unless otherwise specified, prize/s will only be delivered to addresses in Australia.

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