

NAB VISA FIFA WORLD CUP 2026™ COMPETITION

TERMS AND CONDITIONS

1. Information on how to enter the NAB Visa FIFA World Cup 2026™ Competition (“**Competition**”) and the Prize form part of these Terms and Conditions. Participation in this Competition is deemed acceptance of these Terms and Conditions.
2. Entry is only open to Australian residents who are aged 18 years or over (“**Entrants**”) and hold a valid NAB personal Visa debit card, NAB personal Visa credit card or NAB Now Pay Later digital card (each an “**Eligible NAB Card**”). All Entrants must have access to the NAB Goodies “My Offers” section of the NAB App.
3. Eligibility for entry into the Competition is subject to the Entrant’s Eligible NAB Card being open and valid and not in default for the duration of the Competition Period (defined below). Entrants will become ineligible for entry into the Competition if they cancel, block or replace (including due to transfer of product, loss, or theft) their Eligible NAB Card at any time prior to the Competition Period. Winners agree that in order to accept the prize, they must provide evidence to the Promoter of all the relevant travel documentation required to take the prize, including but not limited to a valid passport and visa. If the winner does not provide such travel documentation within the timeframe specified by the Promoter, they will be deemed ineligible.
4. Employees (and their immediate families) of the Promoter (or any of its related entities or the agencies or companies) who are directly associated with the conduct of the Competition are not eligible to 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.
5. Notwithstanding clause 4, employees (and their immediate families, defined above) of the Promoter that are classified as Group 5 employees and above are not eligible to enter the Competition, regardless of whether these employees are directly associated with the conduct of the Competition.
6. Entries into the Competition open on 3 March 2026 at 12:00am AEDT and close on 31 March 2026 at 11:59pm AEDT (“**Competition Period**”).
7. To be eligible to participate in the Competition and receive one (1) automatic entry into the draw, Entrants must, during the Competition Period complete the following steps:
 - Download the NAB App and locate the NAB Goodies “My Offers” section of the NAB App. Enrolment eligibility applies as per [NAB Goodies “My Offers” Terms and Conditions](#);
 - Tap ‘Activate’ on the NAB Visa FIFA World Cup 2026™ Competition tile within the NAB Goodies “My Offers” section of the NAB App; and then
 - Make an Eligible Purchase (defined below) of AUD\$100 or more in a single transaction using an Eligible NAB Card (“**Qualifying Transaction**”).

“**Eligible Purchase**” means everyday purchases using your Eligible NAB Card, excluding transactions NAB reasonably decides are wholly or partly for gambling or gaming purposes.

8. Payments made using EFTPOS or another third-party establishment or payment processor to which the Eligible NAB Card or account is connected will **not** be eligible for entry into this Competition. 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 entry into this Competition. Qualifying Transactions must be settled within three (3) days of the transaction date.
9. Multiple entries are permitted during the Competition Period. Eligible Entrants will receive one (1) entry for each Qualifying Transaction (regardless of the amount spent in that transaction over AUD\$100). For clarity, if an Eligible Entrant makes a Qualifying Transaction in an amount exceeding AUD\$100, that Entrant will receive one (1) entry into the draw.
10. The first valid entry drawn will win a trip to the FIFA World Cup 2026™ Final for two (2) people, valued at up to AUD\$69,300 (depending on date and point of departure, as determined by the Promoter) (“**Prize**”).

Prize includes, for the winner and their guest:

- a) Two (2) economy return flights to New Jersey, USA from Sydney, NSW or Melbourne, VIC, including economy return connecting domestic flights for two (2) people from the winner’s nearest airport to the closest of Sydney or Melbourne (if the winner resides outside of NSW or Victoria). The winner and their guest will depart on 15 July 2026 and return on 21 July 2026.
 - b) Six (6) nights’ accommodation at a minimum 4-star hotel in a shared room, checking in on 15 July 2026 and checking out on 21 July 2026 (daily breakfast and light snacks are included);
 - c) Two (2) category 1 tickets to attend the FIFA World Cup 2026™ Final, taking place on 19 July 2026;
 - d) Return transfers for two (2) people from the airport or train station to the accommodation (via motorcoach);
 - e) Return transfers to and from the accommodation and the 2026 FIFA World Cup 2026™ Final (via motorcoach); and
 - f) One (1) USD\$600 pre-paid Visa card (for the winner only).
11. The total prize pool value is up to AUD\$69,300 (depending on date and point of departure, as determined by the Promoter).
 12. Any ancillary costs associated with redeeming the pre-paid Visa card are not included. Any unused balance of the pre-paid Visa card will not be awarded as cash. Redemption of the pre-paid Visa card is subject to any terms and conditions of the issuer including those specified on the pre-paid Visa card.
 13. Incomplete transactions and transactions that are reversed, refunded or cancelled will be ineligible for entry into the Competition.
 14. 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). Identification considered suitable for verification is at the discretion of the Promoter.
 15. 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.

16. The draw will take place at Anisimoff Legal, Level 3/162 Collins Street, Melbourne VIC 3000 on Wednesday, 15 April 2026 at 11:00am AEST in the presence of an independent scrutineer. The Promoter may draw additional reserve entries on this date and record them in case an invalid or ineligible entrant is drawn. The winner will be notified by telephone and email within two (2) business days of the draw and their details (first initial, surname and postcode) will be published online at nab.com.au/goodies by Friday, 17 April 2026. The Prize must be claimed by 8:30am AEST on Wednesday, 13 May 2026 (“**Unclaimed Draw Date**”).
17. If for any reason any aspect of the Prize remains unclaimed by the Unclaimed Draw Date, the Prize will be forfeited and a redraw will take place at 9:30am AEST on Wednesday, 13 May 2026 at the same place as the original draw, subject to any directions from a regulatory authority (the “**Redraw**”). The winner will be notified by telephone within two (2) business days of the Redraw and in writing, and their details (first initial, surname and postcode) will be published online at nab.com.au/goodies by Friday, 15 May 2026. The Prize remains the property of the Promoter until claimed by the Redraw winner. If the Prize is not claimed within 14 days of the Redraw, the Prize will be forfeited and will no longer be available.
18. The Promoter’s decision is final and no correspondence will be entered into.
19. The Promoter will work with Visa and the winner to organise the itinerary. Following notification of the winner by the Promoter, Visa will be responsible for fulfilling the Prize and will contact the winner directly to arrange all Prize elements. The Prize is subject to the standard terms and conditions of individual prize and service providers.
20. 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.
21. Spending money, additional meals, taxes (excluding airline and airport taxes), insurance, transport to and from departure point, additional transfers, items of a personal nature, in-room charges and all other ancillary costs are not included. Prize must be taken to coincide with the FIFA World Cup 2026™ and is subject to booking and flight availability. Travel dates will be between 15 July 2026 – 21 July 2026. Winner and their companion are responsible for ensuring that they have valid passports, any requisite visas, vaccinations and travel documentation. Winner and their companion must depart from and return to the same departure point and travel together. Frequent flyer points will not form part of the Prize. 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. The 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 and from the airport of departure and return point. It is the responsibility of the Prize winner and guest to hold valid visas, passports, travel documentation and travel insurance for their period of travel.
22. Subject to the Redraw, if for any reason the winner does not take the Prize (or part of the Prize) at the time stipulated by the Promoter, then the Prize (or that part of the Prize) will be forfeited and will not be redeemable for cash.

23. If the Prize (or part of the 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.
24. The Promoter is not responsible for any dispute between the winner and any person with whom they choose to, or choose not to, share the Prize.
25. The FIFA World Cup 2026™ Final tickets 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) for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the Prize.
26. The Prize, or any unused portion of the Prize, is not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
27. In the event of war, terrorism, state of emergency, government lockdown, pandemic or any other kind of disaster or unforeseeable event beyond the Promoter's reasonable control, the Promoter reserves the right to cancel, terminate, modify or suspend the Competition or suspend, substitute or modify the Prize, subject to any written directions from a relevant regulatory authority.
28. 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 Competition (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
29. If this Competition 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 Competition, as appropriate.
30. 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.
31. The Promoter 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 Competition. Errors and omissions may be accepted at the Promoter's discretion. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
32. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

33. In exchange for being allowed to participate in the Competition, the winner hereby releases and forever discharges and agrees to indemnify Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Visa Canada Corporation, Visa Worldwide Pte. Ltd., Visa Europe Ltd., Visa Europe Services Inc., Visa Do Brasil Empreendimentos LTDA, Visa International Services de Pago España, S.R.L.U. 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 Parties**") and the Promoter from any and all claims, demands, rights, expenses, actions, and causes of action, of whatever kind 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 Competition. The winner 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 Competition whether caused by negligence or otherwise.
34. 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 Competition.
35. 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 the FIFA World Cup 2026™ 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.
36. The Promoter accepts no responsibility for the tax implications of Prize winnings. The winner should obtain independent tax advice to determine how this may affect their circumstances.
37. As a condition of accepting the Prize, the winner (and his/her/their guest) 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.
38. Personal information ("**PI**") of Entrants will be used by NAB, and may be disclosed to its agents, solely to conduct the Competition and distribute the Prize. Entry is conditional on providing this PI. The Entrants consent to the Promoter using their PI for these purposes or any other purposes

set out in its Privacy Policy. For more information about NAB's privacy practices, including how Entrants may opt out, request access to PI held by the Promoter, update or correct their PI, how Entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with, 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). All entries become the property of the Promoter. The Promoter will not disclose PI to any entity outside of Australia.

39. 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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