

Game of Chance

Schedule of Conditions of Entry

What is the name of the competition?	NAB Goodies – 2025 Toyota AFL Grand Final Competition
Who is entitled to enter the competition (the “Entry Requirements”)?	<p>Eligible Entrants must:</p> <ul style="list-style-type: none">• be aged 18 years or over at the start of the Competition Period;• be customers of NAB;• hold an existing Eligible NAB Card; and• be enrolled into “My Offers” during the Competition Period. <p>An Eligible NAB Card includes:</p> <ul style="list-style-type: none">• NAB Visa debit card;• NAB personal Visa credit card; or• NAB Now Pay Later (NNPL) digital card.
Who is not allowed to enter the competition (the “Ineligible Entrants”)?	<ul style="list-style-type: none">• Entrants aged under 18 years at the start date of the Competition Period• Individuals who do not complete the Entry Method steps in full.• Employees and contractors of NAB, or any of its contractors, related entities or the agencies or companies, who are directly associated with the competition.
What is the applicable State or Territory (the “Applicable State/s”)?	Australia-wide
How does someone enter the competition (the “Entry Method”)?	<p>To enter this competition, Eligible Entrants must, during the Competition Period:</p> <ul style="list-style-type: none">• Have access to NAB Goodies in the NAB app. Enrolment eligibility applies as per NAB Goodies “My Offers” Terms and Conditions.• Tap ‘Activate’ on the 2025 Toyota AFL Grand Final tile within the NAB Goodies section of the NAB app.• Make 6 Eligible Transactions of \$20 or more on any of their Eligible NAB Cards to gain one entry into the competition <p>By entering into the competition, the Eligible Entrants consent to their name being published as the winner of this competition.</p>
What is an ‘Eligible Transaction’?	<p>An Eligible Transaction means everyday purchases made using your Eligible NAB Card, excluding transactions NAB reasonably decides are wholly or partly for gambling or gaming purposes.</p> <p>Payments made with EFTPOS are not eligible for this offer. This includes (but is not limited to) PayPal,</p>

	<p>AfterPay, Stripe, Shopify, Australia Post, or BPAY®). 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. Eligible Entrants acknowledge and agree that NAB is not responsible for providing any advice on whether a purchase made is/will be routed through EFTPOS which may result in not successfully entering the competition.</p> <p>Transactions which are not settled prior to the end of the campaign period, are incomplete or which are reversed, refunded or cancelled will be ineligible for entry (and will forfeit any right to a prize).</p>
When will the competition run (the "Competition Period")?	<p>Competition Period Start Date: Monday 18 August 2025 at 12:00am AEST.</p> <p>Competition Period End Date: Sunday 14 September 2025 at 11:59pm AEST.</p>
How will the winners be chosen?	The winners will be selected at random using a Random List Generator.
What is the maximum number of entries per Eligible Entrant (the "Maximum Number of Entries")?	<p>Unlimited entries per Eligible Entrant during the Competition Period.</p> <p>For example, six eligible transactions earn one entry, twelve eligible transactions earn two entries, eighteen eligible transactions earn three entries, and so on.</p>
What is the value of each prize?	<p>There are four major prizes available.</p> <p>Each major prize is valued at up to \$10,000 depending on the winner's point of departure/place of residence. See "Prize" section below for further prize details.</p> <p>There is a limit of one prize per person.</p>
What are the details of each prize (the "Prize")?	<p>Each Prize consists of a trip for that winner and one companion (both must be aged 18+) to Melbourne between 26/09/2025 and 28/09/2025 (inclusive) to attend the 2025 Toyota AFL Grand Final at the MCG on 27/09/2025.</p> <p>The Prize includes:</p> <ul style="list-style-type: none"> (a) If the winner: <ul style="list-style-type: none"> (i) resides outside of Victoria, the winner and their companion will receive return economy airfares (including airfare

	<p>taxes) from their nearest Australian capital city to Melbourne and return transfers between Melbourne airport and the accommodation; OR</p> <p>(ii) is a Victorian resident, the winner and their companion will receive a fuel or Uber voucher for travel between their 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 NAB) for the winner and their companion;</p> <p>(c) 2 x tickets to the 2025 Toyota Landcruiser Grand Final Village pre-match hospitality on 27/09/2025 for the winner and their companion;</p> <p>(d) 2 x tickets to the 2025 Toyota AFL Grand Final on 27/09/2025 for the winner and their companion;</p> <p>(e) Breakfast at the accommodation on each morning for the winner and their companion; and</p> <p>(f) 1 x \$200 EFTPOS card for the winner.</p> <p>By accepting or participating in the Prize, each winner and their companion must accept these Terms and Conditions in writing prior to receiving the Prize.</p>
How are prizes to be claimed? ("Prize Claim")	<p>The Prize will be fulfilled by NAB and/or supporting agency.</p> <p>The Prize must be claimed by:</p> <p>Date: Friday 19 September 2025. Time: 8:30 am AEST</p>
What if I don't claim my prize on time?	<p>If for any reason any Prize(s) remain unclaimed by 8:30am AEST on Friday 19 September 2025, the Prize(s) will be forfeited and a re-draw will take place at 9:30am AEST on Friday 19 September 2025 at the same place as the original draw, subject to any directions from a regulatory authority.</p>
What is the total value of all prizes?	<p>The value of one prize is up to \$10,000.</p> <p>There are four major prizes available.</p> <p>The total prize pool is up to \$40,000.</p>

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: Wednesday 17 September 2025</p>
How and when will the winnings be published (the “Publication Method” and “Publication Date”)?	<p>Publication Method: The surname, first initial and postcode of winners will be published online at nab.com.au/goodies, unless the winner has requested not to be identified.</p> <p>Publication Date: Friday 3 October 2025</p>
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. In the event the Prize is unclaimed by the times mentioned above, a subsequent draw will take place.
What is the date, time and place of the draw (the “Draw Place, Date & Time”)?	<p>Place: Level 27, 395 Bourke St VIC Melbourne 3000</p> <p>Date: Tuesday 16 September 2025</p> <p>Time: 2:00 pm AEST time</p>
When is the unclaimed prize re-draw date (the “Unclaimed Draw Date”)?	<p>Place: Level 27, 395 Bourke St VIC Melbourne 3000</p> <p>Date: Friday 19 September 2025</p> <p>Time: 9:30am AEST time</p>
Details of Promoter (“NAB”)	<p>National Australia Bank Limited, ABN 12 004 044 937</p> <p>395 Bourke St Melbourne VIC 3000 (NAB)</p>
AFL Authorised Grand Final Promotion Code	GFAFL25/120
What is the permit number?	NSW Authority No. TP/04486. SA Permit No. T25/1377. ACT Permit No. ACT TP 25/01839.

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Conditions of Entry

1. These Conditions of Entry must be read together with the Schedule of Conditions of Entry. By entering, Eligible 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.
3. The competition will be run during the Competition Period.
4. The Prize is not transferable or exchangeable and cannot be redeemed for cash. If a winner does not take a part of a Prize at the time set by NAB, the winner will forfeit that part. NAB accepts no responsibility for changes in Prize value. If a Prize is unavailable, NAB will substitute it for one of equal or greater value, subject to any directions from a regulatory authority, and the Prize winner will be notified accordingly.
5. To enter, Eligible Entrants must follow the Entry Method, noting any Entry Requirements.
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 of Conditions of Entry.
7. If the Prize remains unclaimed by 8:30am AEST on 19 September 2025, an unclaimed draw prize will be held on the Unclaimed Draw Date, subject to any directions from a regulatory authority.
8. 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, likeness, image and/or voice (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 Promotor.
9. 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.
10. 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.
11. 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 by Ineligible Entrants and/or entries that do not fully comply with these Conditions of Entry and with the Schedule of 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.
12. The decision of NAB is final and no correspondence will be entered into.
13. Entry is subject to your Eligible NAB Card being open and valid, and any linked account being open and not in default, for the duration of the Competition Period. You will become ineligible for the Competition if you cancel, block or replace (including transfer of product, lost/stolen) your Eligible NAB Card at any time prior to the draw being completed. Acting reasonably, NAB has the right to withdraw or remove entries related to conduct it deems to have arisen out of fraud or wilful misconduct.

14. 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.
15. NAB and the agencies and companies associated with this competition are not liable for any mistake, 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).
16. Without limiting the previous paragraph, NAB 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.
17. NAB is not responsible for any dispute between you and any person with whom you choose to, or choose not to, share the Prize with.
18. Any failure by you/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 NAB or the Prize supplier(s).
19. You must not:
 - (i) tamper with the entry process;
 - (ii) engage in any conduct that may jeopardise the fair and proper conduct of the competition;
 - (iii) act in a disruptive, threatening, abusive or harassing manner;
 - (iv) do anything that may diminish the good name or reputation of NAB or any of its related entities or of the agencies or companies associated with this competition;
 - (v) breach any law; or
 - (vi) behave in a way that is otherwise inappropriate.
20. You are responsible for your companion and NAB 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.
21. Whilst participating in any element of the Prize, if you/your companion in the opinion of NAB (and/or a medical professional, as relevant to the circumstances):
 - (a) are intoxicated;
 - (b) are under the influence of any illegal drug.
 - (c) behave aggressively or offensively;
 - (d) behave in a manner which may diminish the good name or reputation of NAB or any of its related entities or the agencies or companies associated with this competition;or
 - (e) behave in a manner which is contrary to law or is otherwise inappropriate,NAB, at its discretion, may cancel the Prize or restrict you/your companion from participating in any elements of the Prize.
22. Where a Prize consists of travel, travel may be restricted to periods other than peak periods and must be booked and completed in accordance with any terms prescribed by NAB and/or the travel arranger. If the Prize is event based, travel must coincide with the event dates. Flights and accommodation are subject to availability. Winners and any travel companions are responsible for all other costs associated with the Prize including

but not limited to meals, taxes, travel insurance and other ancillary costs. NAB is not responsible for any cancellation, delay or rescheduling of travel or any costs incurred by the winner and any travel companion as a result.

23. Eligible Entrants acknowledge that there may be some inherent risks in some aspects of using the Prize and that it is their responsibility to ensure that they are sufficiently healthy and fit so as to undertake activities associated with the Prize. It is a condition of accepting such Prize that upon request the winner will sign a legal release in favour of NAB and/or the issuer of the Prize and the agencies associated with the competition.
24. Prizes must be claimed by the Prize Claim Date and Time otherwise that winner will forfeit the Prize and NAB will distribute the Prize to the next best valid entry that has not already received a Prize. Where a Prize is no longer available, for example, because the date of an event has passed, the new Prize winner will receive a Prize as determined by NAB of equal or higher value.
25. NAB does not warrant and makes no representations that any Prize will be fit for any purpose or will be of merchantable quality. If liability under any terms implied at law cannot be excluded, the liability of NAB and its associated agencies is limited to the re-supply of the Prize or the cost of its re-supply.
26. Failure by NAB to enforce any of its rights at any stage does not constitute a waiver of these rights.
27. NAB accepts no responsibility for the tax implications of Prize winnings. Winners should obtain independent tax advice to determine how this may affect their circumstances.
28. The personal information Eligible 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/privacypolicy or call 13 22 65 (or 1300 363 647 for hearing impaired individuals with telephone typewriters).