

Game of Chance

Schedule of Conditions of Entry

What is the name of the competition?	Spend and Win on your New NAB Visa Debit
Who is entitled to enter the competition (the “Entry Requirements”)?	<p>Entry is open to existing NAB Customers who have been selected and agreed to have their NAB Debit Card replaced with a NAB Visa Debit Card (“Eligible Entrants”).</p> <p>Eligible Entrants may also include employees of NAB and immediate family members of NAB employees.</p>
Who is not allowed to enter the competition (the “Ineligible Entrants”)?	<p>Persons who have not been selected or have not agreed to have their NAB Debit Card replaced with a NAB Visa Debit Card.</p> <p>Not all Customers will be invited to have their NAB Debit Card replaced with a NAB Visa Debit Card. Selection process for who will receive an invitation will be at the full discretion of NAB.</p>
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 the Competition and receive an entry in the Prize Draw, during the Competition Period an Eligible Entrant must:</p> <ul style="list-style-type: none">• Receive their replacement NAB Visa Debit Card in the mail;• Activate the card by following the steps outlined in the Card Letter;• Within 45 days of the date printed on the Card Letter, make a purchase through one of the following:<ul style="list-style-type: none">○ selecting Credit or Visa Debit when inserting their card to make a purchase at a POS terminal; or○ making an online purchase; or○ using one of the following payment methods:<ul style="list-style-type: none">i. Visa payWave®ii. NAB Payiii. Fitbit Payiv. Garmin Pay <p>(“Qualifying Purchase”)</p> <p>Qualifying Purchases can be made in store or online.</p> <p>Qualifying Purchases exclude transactions NAB decides are wholly or partly for gambling or gaming purposes.</p> <p>One (1) entry in the Prize Draw will be awarded for each separate Qualifying Purchase an Eligible Entrant makes within 45 days of the date printed on their Card Letter.</p>

<p>When will the competition run (the “Competition Period”)?</p>	<p>The Competition starts on Tuesday 27th March 2018 at 12.01am Melbourne time.</p> <p>The Competition concludes on Friday 5th October 2018 at 11.59pm Melbourne time.</p>
<p>How will the winners be chosen?</p>	<p>There will be one (1) Prize Draw.</p> <p>The Prize Draw will be conducted using a random electronic draw system and will select five (5) Eligible Entrants to be the Prize Winners.</p>
<p>What is the maximum number of entries per Entrant (the “Maximum Number of Entries”)?</p>	<p>Entries are unlimited.</p> <p>One (1) entry in the Prize Draw will be awarded for each separate Qualifying Purchase an Eligible Entrant makes within 45 days of the date printed on their Card Letter.</p>
<p>How many draws will there be (the “Number of Draws”)?</p>	<p>There will be one (1) draw.</p>
<p>What are the details of each prize (the “Prize”)?</p>	<p>There are 5 Prizes to be won.</p> <p>Each Prize will consist of AUD\$10,000 deposited into the Prize Winner’s nominated NAB Australian Classic Banking or NAB Retirement Account.</p> <p>Total Prize Pool valued at \$50,000 (incl. GST).</p>
<p>Do any special conditions need to be met for a winner to accept the prize?</p>	<p>The Prize will be credited to the winner’s NAB Classic Banking or NAB Retirement Account. If the winner does not have a NAB Classic Banking or NAB Retirement Account, he/she will be required to open one, in which case standard account opening procedures (including identification and verification checks) apply. Use of the account is subject to NAB’s standard terms and conditions, available online or at any NAB branch along with any applicable fees and charges.</p>
<p>How are prizes to be claimed?</p>	<p>Upon Notification, the Prize Winners must nominate a NAB Classic Banking or NAB Retirement Account to have the prize deposited in to by the time and date stipulated by NAB. A Prize Winner providing their nominated NAB Classic Banking Account or NAB Retirement Account details will be deemed as consenting to these Terms and Conditions.</p> <p>The Prize will be transferred within 28 business days from the Draw</p>
<p>How and when will the winner(s) be notified (the “Notification Method” and “Notification Date”)?</p>	<p>Notification Method: The Prize Winners will be notified by the Promoter using their contact details registered against their NAB Visa Debit Card, in writing via email and by telephone.</p> <p>Notification Date: by Tuesday 23rd October 2018</p>

<p>How and when will the winnings be published (the “Publication Method” and “Publication Date”)?</p>	<p>Publication Method: The names of the Prize Winners will be published in The Australian</p> <p>Publication Date: Friday 16th November 2018</p> <p>The names of the Prize Winners of any Unclaimed Prize Draw will be published in The Australian on Tuesday 19th February 2019</p>
<p>Is there a fee for entry?</p>	<p>No, there is no entry fee.</p>
<p>What is the date, time and place of the draw (the “Draw Place, Date & Time”)?</p>	<p>Place: Prime Focus, Level 1, 500 Chapel Street, South Yarra, VIC 3141.</p> <p>Date: Friday 19th October 2018</p> <p>Time: 12 noon Melbourne time</p>
<p>When is the unclaimed prize re-draw date (the “Unclaimed Draw Date”)?</p>	<p>If a Prize is won by an Eligible Entrant and they do not claim their Prize by 11.00am Melbourne time on Tuesday 22nd January 2019, a replacement Prize Winner will be allocated from the Reserve Entries. If there are no available Reserve Entries, a random electronic re-draw will be conducted by a representative of the Promoter from all remaining entries received in the competition (subject to any directions from the relevant State and/or Territory Gaming Authorities) at the Place/Date/Time below.</p> <p>Place: Prime Focus, Level 1, 500 Chapel Street, South Yarra, VIC 3141.</p> <p>Date: Tuesday 22nd January 2019</p> <p>Time: 12 noon Melbourne time</p>
<p>Is there a prize limit (“Prize Limit”)?</p>	<p>Yes, entrants can win a limit of one (1) Prize in the Competition (except for residents of South Australia).</p>
<p>What are the permit numbers?</p>	<p>Authorised under: NSW Permit No. LTPS/18/21823; ACT Permit No. TP 18/00240; SA Licence No. T18/201.</p>
<p>Details of Promoter (NAB)</p>	<p>National Australia Bank Limited, ABN 12 004 044 937, 800 Bourke St Docklands VIC 3008 (“NAB”)</p>

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Conditions of Entry

1. These Conditions of Entry must be read together with the Schedule. By entering, 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. If entry is permitted to persons under 18, those entrants must first obtain consent of their parent or guardian.
3. The competition will be run during the Competition Period.
4. Prizes are not transferable or exchangeable and cannot be redeemed for cash. If a winner does not take a part of the 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.
5. To enter, entrants must follow the Entry Method, noting any Entry Details, and submit their entries during the Competition Period. Entrants may only submit up to the Maximum Number of Entries.
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. Where there is a multiple Number of Draws, the first valid entry randomly drawn will win the first Prize and subsequent Prizes will be drawn in descending order of value.
7. If any Prize remains unclaimed 3 months after the original draw, an unclaimed draw prize will be held at the same Draw Place and Time as the original draw on the Unclaimed Draw Date. Where a Prize is no longer available, for example, because the date of an event has passed, the new winner will receive a Prize as determined by NAB of equal or higher value, subject to State regulation.
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 and image being used in promotional material without payment.
9. 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. If the Prize involves overseas travel, winners and any travel companions are responsible for ensuring they have all necessary documents such as valid passports and visas, should consult their medical practitioner and check travel warnings with the relevant authorities (eg DFAT) prior to travel. 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.
10. 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.
11. 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.

12. 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.
13. 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.
14. 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 not fully complying with these 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. No correspondence will be entered into.
15. 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, subject to licencing authority approval, 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.
16. NAB will not be liable for any 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).
17. NAB accepts no responsibility for the tax implications of Prize winnings. If entry is limited to NAB employees and contractors and the Prize value is over \$2000, NAB will pay any FBT payable on Prize winnings. Where the total of benefits (including Prizes) received by an entrant during an FBT year exceeds \$2000, this amount is required to be grossed-up and reported on their payment summary. Winners should obtain independent tax advice to determine how this may affect their circumstances.
18. The personal information 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 or call 13 22 65 (or 1300 363 647 for hearing impaired individuals with telephone typewriters).