

## NAB Rewards Christmas 2020 Competition

Game of chance

### Schedule of Conditions of Entry

<b>What is the name of the competition?</b>	NAB Rewards Christmas 2020 Competition (“ <b>Competition</b> ”)
<b>Details of Promoter (“Promoter”)</b>	National Australia Bank Limited, ABN 12 004 044 937, 700 Bourke St Docklands VIC 3008 (“ <b>NAB</b> ”), telephone 13 22 65.
<b>Who is entitled to enter the competition (the “Entry Requirements”)?</b>	Entrants must be existing NAB Rewards credit card holders and be Australian residents aged 18 years or over as at the start date of the Competition Period (“ <b>Entrant</b> ”).  Entrants must have a valid email address registered to their NAB Rewards account.
<b>Who is not allowed to enter the competition (the “Ineligible Entrants”)?</b>	<ul style="list-style-type: none"> <li>• Entrants aged under 18 years at the start date of the Competition Period.</li> <li>• Employees and contractors of NAB and immediate family members of employees and contractors.</li> <li>• Employees and contractors of the agencies or companies associated with the competition.</li> <li>• Individuals who do not complete the Entry Method steps in full.</li> </ul> <p>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 first cousin.</p>
<b>What is the applicable State or Territory (the “Applicable State/s”)?</b>	Australia wide
<b>When will the competition run (the “Competition Period”)?</b>	<b>Start Date:</b> 2 November 2020 at 00:01am AEDT. <b>End Date:</b> 31 December 2020 at 23:59pm AEDT.

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<p><b>How does someone enter the competition (the “Entry Method”)?</b></p>	<p>During the Competition Period, the Entrant must redeem their NAB Rewards Points for any redemption option on the NAB Rewards Store (“<b>Eligible Redemption</b>”) by 31 December 2020 at 23:59pm AEDT.</p> <p>For each Eligible Redemption made during the Competition Period where points are redeemed for Merchandise, Gift Cards (physical and digital), Webjet, Partner Program Transfers, Cashback or Charity Donations, Eligible Entrants will receive one (1) entry into the Draw.</p> <p>For each Eligible Redemption made during the Competition Period where points are redeemed for Myer or Endota Gift Cards (physical or digital), Eligible Entrants will receive one (1) additional entry into the competition.</p> <p>For the removal of doubt, Entrants will only receive one (1) entry PER Eligible Redemption. Entrants who redeem for Myer or Endota Gift Cards (physical or digital) will receive two (2) entries PER Eligible Redemption.</p>
<p><b>What is the maximum number of entries per Entrant (the “Maximum Number of Entries”)?</b></p>	<p>Entrants may make unlimited Eligible Redemptions during the Competition Period.</p>
<p><b>What are the details of each prize (the “Prize”)?</b></p>	<p>There are four (4) Prizes to be won.</p> <p>The first two valid entries drawn will each win one of two \$1,000 Myer digital gift cards.</p> <p>The next two valid entries drawn will each win one of two \$1,000 Endota digital gift cards.</p> <p>The total value of the prize pool is \$4,000 and is correct as at 1 September 2020.</p>
<p><b>Do any special conditions need to be met for the winner to accept the Prize?</b></p>	<p>The winner must have an open and valid NAB Rewards card account in order to receive the Prize.</p> <p>The winner must use the Prize within three years of receiving it. After this period the Prize will be forfeited.</p>

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	<p>For more information visit:  <a href="https://www.nab.com.au/content/dam/nabrwd/personal/banking/documents/nab-rewards-terms-and-conditions.pdf">https://www.nab.com.au/content/dam/nabrwd/personal/banking/documents/nab-rewards-terms-and-conditions.pdf</a></p>
<b>Who is the Issuer of the Prize?</b>	The Promoter
<b>How many draws will there be (the “Number of Draws”)?</b>	There will be one (1) draw.
<b>What is the date, time and place of the draw (the “Draw Place, Date &amp; Time”)?</b>	<p><b>Place:</b> Aimia, 717 Bourke St Docklands VIC 3008</p> <p><b>Date:</b> Thursday 14 January 2021</p> <p><b>Time:</b> 13:00pm (AEDT)</p>
<b>How will the winner and runners up be chosen?</b>	The four (4) winning entries will be selected at random manually from all valid entries received during the Competition Period. The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn.
<b>How and when will the winner(s) be notified (the “Notification Method” and “Notification Date”)?</b>	<p><b>Notification Method:</b> the winner will be notified in writing via email and by phone using the phone number and email address registered to the winner’s NAB Rewards account. These details can be updated at any time through NAB internet banking.</p> <p><b>Notification Date:</b> Friday 15 January 2021</p>
<b>How and when will the winnings be published (the “Publication Method” and “Publication Date”)?</b>	<p><b>Publication Method:</b> the name of the winners will be published online at <a href="https://rewards.nab.com.au/benefits">https://rewards.nab.com.au/benefits</a></p> <p><b>Publication Date:</b> Thursday 21 January 2021</p>
<b>How are prizes to be claimed?</b>	The digital gift card will be emailed to the email address registered to the winner’s NAB Rewards account within 10 days of the Draw Date and will have a three year validity.
<b>Is there a fee for entry?</b>	No.

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<b>When is the unclaimed prize re-draw date (the “Unclaimed Draw Date”)?</b>	<p><b>Place:</b> Aimia, 717 Bourke St Docklands VIC 3008</p> <p><b>Date:</b> Thursday 15 April 2021</p> <p><b>Time:</b> 13:00pm (AEST)</p> <p>The redraw will take place via manual selection.</p> <p>The winner will be notified in writing via email and phone on Friday 16 April 2021</p> <p>Their name/s will be published online at <a href="https://rewards.nab.com.au/benefits">https://rewards.nab.com.au/benefits</a> on Monday 19 April 2021.</p>
<b>What are the permit numbers?</b>	ACT Permit No. TP20/01305

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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, 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 Prizes are not transferable or exchangeable and cannot be redeemed for cash. If a winner does not use the Prize by the expiry date set by NAB, the winner will forfeit the Prize. NAB, and any other person or party associated with this promotion, accepts no responsibility for changes in Prize value. If the 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, 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 (if any).
6. All valid entries received during the Competition Period will be entered into the draw and the winners will be drawn at the Draw Place, Date and Time listed in the Schedule of Conditions of Entry. 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 the 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, 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 and image being used in promotional material without payment.
9. 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.
10. The winner will be notified on the Notification Date by the Notification Method described in the Schedule of Conditions of Entry and their names published by the Publication Method and on the Publication Date.
11. NAB may request the winner 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.
12. The decision of NAB is final and no correspondence will be entered into.
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.

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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 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 and any other person associated with this promotion 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. Where the total of benefits (including the Prize) received by an entrant during an FBT year exceeds \$2,000, this amount is required to be grossed-up and reported on their payment summary. The winner should obtain independent tax advice to determine how this may affect their circumstances.
18. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
19. 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](http://www.nab.com.au) or call 13 22 65 (or 1300 363 647 for hearing impaired individuals with telephone typewriters).