



TERMS AND CONDITIONS OF ENTRY INTO 'HCF Product Review' competition

1. Information on how to enter and details of the prizes form part of these Terms and Conditions. Participation in the HCF Product Review Competition ("**Competition**") is deemed acceptance of these Terms and Conditions.

Promoter

2. The Promoter is The Hospitals Contribution Fund of Australia Ltd ABN 68 000 026 746 of HCF House, 403 George Street, Sydney, NSW 2000, phone number 13 13 34 ("**Promoter**").

Competition Period

3. The period of this Competition begins at 12:00:00am (AEDT) on 16th April 2018 and ends at 11:59:59pm (AEDT) on 31st July 2018 ("**Competition Period**").

Eligibility

4. Entry is only open to Australian residents aged 18 years and over who are current customers of HCF who have posted a review on the HCF Health Insurance page of the website www.productreview.com.au ("**Eligible Entrant**").
5. Employees (and their immediate family members) of the Promoter, or any related body corporate of the Promoter, as well as any agency associated with this Competition are ineligible to enter. An 'immediate family member' includes any of the following: spouse, ex-spouse, de-facto, ex-de-facto, 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.

How to Enter

6. An Eligible Entrant may enter in to the Competition by:

(A) **Website Entry:** posting a review on the HCF Health Insurance page at <https://www.productreview.com.au/p/hcf-health-insurance.html>. The review must be posted in accordance with the Terms of Use and Posting Guidelines set out by www.productreview.com.au. These can be found at https://www.productreview.com.au/i/terms_of_use.html and <https://www.productreview.com.au/i/review-guidelines.html>

7. 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.
8. Only one (1) entry is permitted per relevant review.

Prize Draw

9. The prize draw will be conducted at Feedback ASAP Pty Ltd ("**Feedback ASAP**") at Level 10, 380 St Kilda Road, VIC 3004 at 12.00pm (AEDT/AEST) on below dates. Judges' decision is final and no correspondence will be entered into.

Prize Draw: All eligible reviews received from 12:00:00am (AEDT) 16th April 2018 to 11:59:59pm (AEST) on 31st July 2018 will be included in the Prize Draw on 6th August 2018.

10. The winner of the prize draw will be notified by telephone or in writing within two (2) business days of the draw. The winner's name will also be published on www.HCF.com.au
11. The first valid entry drawn in the prize draw will win a AU\$500 VISA Gift Card.
12. The VISA Gift Card will be posted to the winner by registered mail. The VISA Gift Card is valid for twelve (12) months from the date of card issue. The VISA Gift Card (including redemption of the value of such card) is subject to its terms of the card issuer and may not be accepted by all retailers. To the extent permitted by law, the Promoter accepts no liability for a defective VISA Gift Card however, if necessary, will provide reasonable assistance to a winner to ensure a replacement VISA Gift Card is provided.
13. Any ancillary costs associated with redeeming the VISA Gift Card not included as part of the prize. Any unused balance of the VISA Gift Card will not be awarded as cash.

Unclaimed Prize Draw

14. If a prize is still unclaimed after three (3) calendar months of the original prize draw, the Promoter will conduct further draws for the prize, subject to any directions from any regulatory authority. The unclaimed prize draw will be conducted at the same time and place as the original draw. If the prize for the Prize Draw is to be redrawn, such unclaimed prize draw will take place on 6th November 2018. In the case of a winner in the unclaimed prize draw, they will be notified by telephone or in writing within two (2) business days of the unclaimed prize draw and their name will be published on www.HCF.com.au

General

15. This is not a game of skill. The single prize winner of the draw will be determined at random through an automatic selection process (i.e. a draw) conducted by Feedback ASAP.
16. Incomplete, indecipherable or inaudible entries will be deemed invalid.
17. The Promoter's decision is final and no correspondence will be entered into.
18. The total value of the prize pool is AU\$500.
19. The prize, or any unused portion of the prize, is not transferable or exchangeable and cannot be taken in any other form (including not being able to be taken as cash), unless otherwise specified.
20. Subject to the unclaimed prize draw in clause 14, if for any reason the winner does not take possession of their prize by the time stipulated by the Promoter, then the prize will be forfeited.
21. If the prize is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.

22. 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.
23. 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.
24. Any cost associated with accessing the promotional website is the entrant's responsibility and is dependent on the Internet or telephone service provider used.
25. 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 Australian Securities and Investments Commission 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.
26. 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) any tax liability incurred by a winner or entrant; or (f) use of the prize.
27. The Promoter collects personal information ("**PI**") in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers and prize suppliers. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at all HCF branches, by calling 13 13 34 or at hcf.com.au. The Privacy Policy also contains information about how entrants may opt out, access, 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. All entries become the property of the Promoter. The Promoter will not disclose entrant's personal information to any entity outside of Australia.
28. This Competition is authorised under: NSW permit no. LTPS/18/24117

The winner of the competition is Stephanie Turvey.