

TERMS AND CONDITIONS OF ENTRY

"HCF VALUE AD" CAMPAIGN

1. By submitting your entry into the HCF Value Ad Campaign ("**Campaign**") and not opting out within 48 hours of receiving notice of these terms and conditions, you agree to be bound by them.
2. The Campaign is being run by The Hospitals Contribution Fund of Australia Limited (ABN 68 000 026 746) of Level 5, 403 George Street Sydney NSW 2000 ("**HCF**").
3. You can enter the Campaign if you are covered under an HCF, Flip, rt health or Transport Health branded insurance policy (including health, life, pet.travel insurance policies and Overseas Visitors Health Cover), you're up to date with your premium payments at the date of entry and are not eligible under clause 4. If you are under the age of 18, you must provide your parent or guardian with a copy of these terms and conditions and obtain their agreement, on your behalf.
4. You are ineligible to participate in the Campaign if your entry is incomplete, illegible, contains offensive or defamatory comments, or breaches any law or infringes any third-party rights, including intellectual property rights.
5. To enter the Campaign, you must, email HCF at ValueAds@hcf.com.au with your HCF member number, first name, preferred email address and a description of what you would want to say or do with HCF's advertising space, which may include a television, radio, billboard or social media ad.
6. HCF reserves the right, at any time, to verify the validity of your entry or your identity and to disqualify you if you submit an entry that is not in accordance with these terms and conditions or if you tamper with the entry process.
7. HCF accepts no responsibility if your entry is not received for any reason, unless the entry has not been received because of HCF's negligence or breach of these terms and conditions.
8. HCF will consider and assess your entry against other entries it receives based on creativity and originality and decide whether your entry will be selected for publication as an advertisement by HCF.
9. HCF collects the information you submit in order to conduct the Campaign. HCF will use this information and may disclose this information to HCF's marketing or casting agency, to assess whether your submission will be used in the Campaign and to contact you using the email address in your entry if your entry has been selected for publication. HCF's marketing or casting agency may also contact you directly about your submission. If you do not provide this information or provide incomplete information you will be unable to participate in the campaign. HCF's Privacy Policy explains how and for what purposes HCF collects, uses and discloses personal information, how to request access to and correction of personal information, how to complain about a privacy breach and how HCF handles complaints. The HCF Privacy Policy is available online.
10. HCF makes no representation as to whether your entry will be selected for publication, the number of entries that will be selected, or what form of advertising selected entries will feature in.

11. HCF (including its respective officers, employees and agents) is not responsible for and excludes all liability for indirect or consequential loss or damage that you may suffer in connection with the Campaign, including loss of opportunity, loss of profit, personal injury or property damage.
12. HCF may amend these terms and conditions by providing prior notice to you using the email address in your entry.
13. The laws of New South Wales apply to this Campaign. Entrants submit to the non-exclusive jurisdiction of the courts of New South Wales.