

Panthers Memory Game

Who can enter?

- Entrants under the age of 18 must have permission of a parent or guardian
- Entrants must have a legal and permanent residence in New South Wales, Australia
- Employees of Westfund Health Insurance and Penrith District Rugby League Club, their immediate families or registered travel companions and any agencies associated with this competition are ineligible to enter.

How to enter

- Compete in the one-off memory game available via <https://westfundxpanthersfanhub.komo.site>
- There is one major prize to be awarded to one participant with the highest points at the end of the competition – 1x Framed and Signed 2023 Jersey valued at \$900 ex GST.
- The memory game will launch on 18 March 2024 unless promoted differently on the Panthers social media/website prior to the event. The memory game session runs for a duration of 5 days.
- The competition period commences at 5pm on Monday 18 March 2024 and closes at 5pm AEST on Friday 22 March 2024.

Selection of winners

- The leaderboard will operate on a standard points tally with the participant with the highest points awarded first place.
- If two or more participants finish the competition on the same points, the person who completed the memory game the quickest will be awarded the higher score.
- If two or more participants finish the competition on the same points, with the same finishing time, the winner will be selected by random draw from those participants.
- The winner of the prize will be decided on Monday 25 March following the March memory game session. The winner will be notified via email.

Promotion and Marketing

- By entering the competition, the winners agree to participate in such promotional activity and material as Westfund Health Insurance and Penrith Panthers require without remuneration.
- The winners also give consent to the use and publication of their name and any other details provided by the winners in any marketing material without any further reference or payment to the winners.

Major prize

- 1st prize of the March 2024 memory game will win a framed and signed 2023 jersey valued at \$900 ex GST

- No part of a prize is exchangeable or redeemable for cash or any other prize.
- If the prize(s) is not available for any reason, Westfund Health Insurance and Penrith Panthers reserves the right to substitute the prize(s) with another item of equal or greater value if the winner(s) agrees in writing and subject to any written directions from any applicable regulatory authority. If the winner(s) do not agree despite reasonable attempts by Westfund Health Insurance and Penrith Panthers to reach an agreement and the prize is not available due to circumstances beyond Westfund Health Insurance and Penrith Panthers' control, Westfund Health Insurance and Penrith Panthers may substitute the prize with another item or items determined by Westfund Health Insurance and Penrith Panthers to be of equal or higher value.
- Westfund Health Insurance and Penrith Panthers will take reasonable steps to distribute the prize to the winners before 1 April 2024.

Standard terms

- Please read these competition rules carefully. If you enter one of our competitions, we will assume that you have read these rules and that you agree to them.
- All participants who actively participate in a trivia session agree to receive promotional material from Westfund Health Insurance and Penrith Panthers. You can unsubscribe from receiving information from Westfund Health Insurance or Penrith Panthers at any time.
- Penrith Panthers reserves the right to amend the competition and its terms and conditions at any time and for any reason subject to regulatory approval (if required) and will notify participants of any such amendments as soon as reasonably practicable on the competition landing page at www.penrithpanthers.com.au. It is the participant's responsibility to regularly check the competition landing page for any amendments. Any amendments will be applied and interpreted at the sole discretion of the promoter.
- No unclaimed prize draw will take place for the major prize.
- Penrith Panthers does not accept responsibility for any entries that are delayed or which are not received for any reason and assumes no responsibility for any inaccurate information or for any loss, damage or injury in connection with the conduct of the competition whether as a result of:
 - technical or telecommunications problems, including security breaches, technical website malfunctions or glitches;
- Please read the following Privacy Policy to see how Penrith Panthers and Westfund Health Insurance will use any personal information that may be collected about you by entering this competition.
 - Penrith Panthers: <https://www.penrithpanthers.com.au/privacy-policy>
 - Westfund Health Insurance: <https://www.westfund.com.au/privacy-policy/>
- Penrith Panthers collects personal information in order to conduct the competition and may, for this purpose, disclose such information to subsidiary and related companies, third parties, including but not limited to agents, contractors, service providers, and any company with whom we are running the competition.
- The winner agrees to be used in promotional collateral used by Penrith Panthers and Westfund Health Insurance
- Entrants acknowledge that they are providing information to Penrith Panthers.

- Penrith Panthers or Westfund Health Insurance is not liable for any tax implications arising from prize winnings, including fringe benefits tax. Independent financial advice should be sought.
- The laws of Australia apply to this competition. Competition participants submit to the exclusive jurisdiction of the laws of Australia.

Promoter's details

- This competition is being run by Penrith Panthers District Rugby League Club of 123 Mulgoa Road, Penrith, NSW, Australia. ABN: 28 003 908 503.