

Westfund Health Insurance

COBA Ray-Ban Giveaway

1. These Terms and Conditions apply to the “COBA Ray-Ban Giveaway” (“Giveaway”). By participating, you agree to be bound by these Terms & Conditions.
2. The Giveaway is promoted by Westfund Limited ABN 55 002 080 864 of 59 Read Ave, Lithgow NSW 2790 (“Promoter” or “Westfund”).

The Giveaway

3. The Giveaway runs from 10.30am (AEST) 20 July 2026 to 2.00pm (AEST) 21 July (Offer Period). Entries received outside this period will not be valid.
4. This Giveaway is a game of chance; skill plays no part in determining the winner.
5. Entry is free and no purchase is required to enter.
6. The Giveaway is open to all individuals aged 18 or over attending the 2026 COBA Conference, subject to these Terms and Conditions.

How to Enter

7. To enter the Giveaway, eligible entrants must provide their details on the Westfund web form.
8. Limit of 1 entry per person, unless otherwise specified.
9. Incomplete, incorrect or fraudulent entries may be deemed invalid.

Prize Information

10. There are two prizes available, each consisting of 1 pair of Ray-Ban sunglasses (Clubmaster or Aviator), each valued at \$246.00. Each winner will receive 1 prize only.
11. The total prize pool is worth \$492. All prices are in Australia dollars and include GST.
12. The prize is not transferable, exchangeable or redeemable for cash.
13. If any component of the prize is unavailable, Westfund reserves the right to substitute the prize (or a part of the prize) with an alternative of equal or greater value.

Winner Selection and Notification

14. The winner of the first prize will be drawn at 3.30pm AEST on 20 July 2026 at Westfund Head Office Lithgow, NSW. The winner of the second prize will be drawn at 2:05pm AEST on 21 July 2026 at Westfund Head Office Lithgow, NSW
15. Winners will be notified by Westfund staff via SMS and email during the Conference.
16. The winner does not need to be present at the draw to win.
17. The first valid entry drawn each day will be deemed the winner.
18. The prizes must be claimed at the Conference. Any prizes not claimed by the close of the Conference will be forfeited and will remain the property of the Promoter.
19. The winner’s name may be published on Westfund’s website at wesfund.com.au/competition-winners in accordance with regulatory requirements.

Eligibility Restrictions

20. Entry is not open to the following:
 - a. employees of Westfund or their immediate families
 - b. advertising agencies
 - c. participating retailers and their employees.
21. The Promoter reserves the right to verify the validity of entries and entrants.

General Conditions

22. This competition is not associated with COBA.
23. The Promoter's decision is final and no correspondence will be entered into.
24. The Promoter accepts no responsibility for late, lost, incomplete or misdirected entries.
25. To the extent permitted by law, Westfund is not responsible for any loss, damage or injury suffered as a result of participating in the Giveaway or accepting a prize.
26. Nothing in these Terms and Conditions limits any rights under the Australian Consumer Law.
27. The Promoter reserves the right to amend, suspend or cancel the Giveaway at any time.
28. By entering the competition, winners agree to participate in any promotional activities and materials required by Westfund Health Insurance, without remuneration.
29. By entering the competition, entrants and winner/s acknowledge and agree that Westfund Health Insurance may request to photograph or film them for promotional purposes. Entrants and winner/s consent to Westfund Health Insurance using, reproducing, and publishing their name, image, likeness, and any photographs, video or audio recordings taken in connection with the competition, in any media including social media channels, website content, print materials and other marketing communications, without further notice, permission or compensation, unless prohibited by law.
30. The Promoter accepts no responsibility for any tax implications that may arise from winning a prize. Independent financial advice should be sought if required.
31. By participating, entrants agree that they may be contacted by Westfund and may receive promotional materials. Entrants may unsubscribe from promotional communications at any time.
32. The Promoter reserves the right to conduct eligibility and security checks at its discretion. The winner may be required to complete and return a declaration confirming eligibility prior to prize delivery.
33. Entries will not be returned and will be retained in accordance with the Promoter's record-keeping obligations.
34. This promotion is in no way sponsored, endorsed or administered by, or associated with, any social media platform on which it is promoted.

Privacy

35. All entries become and remain the property of Westfund. Westfund collects personal information about you to enable you to participate in this promotion. To do this, Westfund may disclose your personal information to other companies associated with this promotion and to State and Territory lottery departments. Winner names will be published as required under the relevant lottery legislation. If you do not provide your personal information, Westfund will not be able to enter you into this promotion. In most cases, you can gain access to your personal information by contacting the Westfund's Privacy Officer on 1300 937 838. To view our Privacy Policy visit www.westfund.com.au/privacy-policy/