

TERMS AND CONDITIONS

Prospects Quote Join Survey eGift Card Competition

COMPETITION CONDITIONS OF ENTRY

1. Information on How to enter and prizes form part of these Conditions of Entry.
2. Entry into this competition is deemed to be acceptance of these Conditions of Entry.
3. Entry is only open to non-Westfund members in Australia who have requested and received a quote for Westfund Health Insurance in the past 90 days from 26 August 2025. Westfund employees, and the immediate families of the Promoter, its associated companies, advertising agencies and participating retailers and their employees are also ineligible to enter or win.
4. The Promoter reserves the right to verify the validity of entries and reserves the right to disqualify any entrant for interfering with the entry process or for submitting an entry which is not in accordance with these Conditions of Entry.
5. The competition period commences at 9:00am AEDT on Monday 24/11/2025 and closes at 5:00 pm AEDT on Friday 05/12/2025. Winners will be notified by email or phone.
6. Prizes are 3x \$100 eGift cards.
7. This is a random prize draw; no alternative prize will be offered.
8. The draw will take place at Westfund's Head Office in Lithgow, NSW no later than 12 noon AEDT Tuesday 09/12/2025. eGift cards will be emailed within 14 days of the draw taking place to the winner's once eligibility is confirmed.
9. Total prize pool is worth \$300. All prices are in Australian dollars and exclude GST.
10. All entrants must have a valid email address to be eligible for the draw.
11. To enter, recipients need to complete the survey via the link directly emailed to them within the competition period. Multiple entries per person are not allowed.
12. Promoter's decision is final and no correspondence will be entered into.
13. Prizes are not transferable or exchangeable and cannot be taken as cash. Promoter accepts no responsibility for any variation in the prize or the prize value.
14. Entrants must be over 18 years of age.
15. Winner will be published through Westfund's website:
www.westfund.com.au/competition-winners.

16. The Promoter shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for any personal injury suffered or sustained as a consequence of the use and enjoyment of any prize.
17. Prize winners are subject to the terms and conditions of the eGift card. eGift cards will not be replaced if unused or expired.
18. Promotional materials are void if stolen, forged, mutilated or tampered with in any way.
19. Printing errors and other quality control matters will not invalidate an otherwise valid prize claim. All valid claims for prizes and entitlements will be met.
20. No responsibility is accepted for late entries after the competition period has lapsed.
21. The Promoter accepts no responsibility for any tax implications that may arise from the prize winnings. Independent financial advice should be sought by winners.
22. All registration entries become and remain the property of the Promoter. The Promoter collects personal information about you to enable you to participate in this promotion. To do this, the Promoter may disclose your information to State and Territory lottery departments. Winners' names will be published as required under the relevant lottery legislation. Non-winning entrants personal information will be securely disposed of once the competition is finalised and all prizes have been claimed. If you do not provide your personal information, the Promoter will not be able to enter you into this promotion. In most cases, you can gain access to your personal information by contacting the Promoter's Privacy Officer on 1300 937 838. To view our Privacy Policy visit www.westfund.com.au/privacy-policy/
23. If any prize is unclaimed by 5:00pm AEDT Friday 12/12/2025, an unclaimed prize draw will take place at Westfund's Head Office in Lithgow, NSW on Thursday 18/12/2025 and the winner will be notified by phone or email.
24. Promoter reserves the right to conduct a security verification check at its absolute discretion. Prize winner may be required to sign a declaration confirming their eligibility to accept the prize.
25. Westfund reserve the right to alter Terms and Conditions at any time. For entries that are submitted before the Terms and Conditions are amended, their eligibility will not be affected.
26. Promoter is Westfund Ltd, ABN 55 002 080 864, 59 Read Ave, Lithgow, NSW 2790. Phone: 1300 937 838.