

Terms and Conditions (external use):

Westfund Health Insurance Panthers Double Pass Giveaway

1. These Terms and Conditions apply to the "Panthers Double Pass 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 12:01am (AEST) 16 June 2026 to 11.59pm (AEST) 25 June (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 Australian Residents, for fans of the Penrith Panthers, subject to these Terms and Conditions.

How to Enter

7. To enter the Giveaway, eligible entrants must, during the Promotional Period:
 - a. follow Westfund Facebook page and;
 - b. tag another Facebook user in the comment section of the dedicated Facebook post.
 - c.
8. Limit of 1 entry per person, unless otherwise specified.
9. Incomplete, incorrect or fraudulent entries may be deemed invalid.

Prize Information

10. The prize consists of 1 of 10 double passes to the Panthers vs. Rabbitohs Home Game at CommBank Stadium on the Friday, 3 July 2026 valued at \$70.
11. The total prize pool is worth \$700. 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 will be drawn at 12:00pm on 26 June 2026 at Westfund Head Office Lithgow, NSW.
15. The winner does not need to be present at the draw to win.
16. The first 10 valid entries drawn will be deemed the winners.
17. The winners will be notified by a direct Facebook message and by public announcement on our Westfund Facebook page and website.
18. The winner must claim the prize within 6 days of notification.
19. The prize will be issued to either the email address associated with the winner's membership or to the email the winner provides if they are not a member before 1 July 2026.
20. If the prize is not claimed within the required timeframe, Westfund reserves the right to conduct a redraw, subject to any applicable regulatory requirements.
21. The winner's name may be published on Westfund's website at [westfund.com.au/competition-winners](https://www.westfund.com.au/competition-winners) in accordance with regulatory requirements.

Eligibility Restrictions

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

General Conditions

24. This competition is associated with the Penrith Panthers.
25. The Promoter's decision is final and no correspondence will be entered into.
26. The Promoter accepts no responsibility for late, lost, incomplete or misdirected entries.
27. 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.
28. Nothing in these Terms and Conditions limits any rights under the Australian Consumer Law.
29. The Promoter reserves the right to amend, suspend or cancel the Giveaway at any time.
30. By entering the competition, winners agree to participate in any promotional activities and materials required by Westfund Health Insurance, without remuneration.
31. 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.
32. The Promoter accepts no responsibility for any tax implications that may arise from winning a prize. Independent financial advice should be sought if required.
33. 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.
34. 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.
35. Entries will not be returned and will be retained in accordance with the Promoter's record-keeping obligations.
36. While inside the boundaries of CommBank Stadium, winners will be bound by all laws, rules and regulations associated and must adhere to the Conditions of Entry.
37. This promotion is in no way sponsored, endorsed or administered by, or associated with, any social media platform on which it is promoted.
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Privacy

39. 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/