



Westfund Health Insurance

Westfund's Winter Wellness Giveaway

1. These Terms and Conditions apply to the “**Westfund’s Winter Wellness 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 11.00am AEST Wednesday 17 June 2026 to 11.59pm AEST Thursday 16 July 2026. 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 Westfund members who are Australian Residents aged 18 years and over, subject to these Terms and Conditions.

How to Enter

7. To enter the Giveaway, eligible entrants must, during the Promotional Period:
 - a. Follow the Westfund Instagram page; and
 - b. Comment on the dedicated Westfund Instagram post “Your favourite way to recharge and feel your best.”**
8. Limit of one 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 2 \$250 Chemist Warehouse eGift Card.
11. The total prize pool is worth \$500. 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.

14. Winner Selection and Notification

15. The winner will be drawn at 12:00pm on Friday 17 July 2026 at Westfund Head Office Lithgow, NSW.
16. The winner does not need to be present at the draw to win.
17. The first two valid entries drawn will be deemed the winner.

18. The winner will be officially notified by a direct Instagram message and by **public announcement on Westfund's Instagram page and website.**
19. **The winner's membership details will be verified.**
20. The winner must claim the prize within 14 days of notification.
21. The prize will be issued to the email address associated with the **winner's** membership within 7-14 business days of the winner successfully claiming the prize and providing all required information.
22. If the prize is not claimed within the required timeframe, Westfund reserves the right to conduct a redraw, subject to any applicable regulatory requirements.
23. **The winner's name may be published on Westfund's website at** wesfund.com.au/competition-winners in accordance with regulatory requirements.

Eligibility Restrictions

24. Entry is not open to the following:
 - a. employees of the Westfund or their immediate families
 - b. advertising agencies
 - c. participating retailers and their employees.
25. Entrants must provide a valid email address to be eligible.
26. Westfund reserves the right to verify the validity of entries and entrants.

General Conditions

27. eGift cards are subject to **the supplier's Terms & Conditions** and cannot be replaced once expired.
28. The Promoter accepts no responsibility for any delay, loss or failure in the delivery of the eGift card due to an incorrect or invalid email address provided **by the member, or due to the member's spam filters, email settings or other technical issues preventing delivery.**
29. This competition is not associated in any way with Chemist Warehouse.
30. **Westfund's decision is final and no correspondence will be entered into.**
31. Westfund accepts no responsibility for late, lost, incomplete or misdirected entries.
32. 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.
33. Nothing in these Terms and Conditions limits any rights under the Australian Consumer Law.
34. Westfund reserves the right to amend, suspend or cancel the Giveaway at any time.
35. By entering the competition, winners agree to participate in any promotional activities and materials required by Westfund Health Insurance, without remuneration.
36. 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.
37. Westfund accepts no responsibility for any tax implications that may arise from winning a prize. Independent financial advice should be sought if required.
 38. 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.
 39. Westfund 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.
 40. Entries will not be returned and will be retained in accordance with the Westfund's **record**-keeping obligations.
 41. This promotion is in no way sponsored, endorsed or administered by, or associated with, any social media platform on which it is promoted.

Privacy

42. All entries become and remain the property of the 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 Westfund 's Privacy Officer on 1300 937 838. To view our Privacy Policy visit www.westfund.com.au/privacy-policy/