

### Abbreviated T&Cs

Current member of CBHS whose policy is paid up to date only. Between 1 July 2021 and 31 May 2022, refer a new member via [cbhs.com.au/refer](http://cbhs.com.au/refer). New member must join on both Hospital and Extras cover by 31 May 2022. 1 entry per successful new policy referral. Prize pool of \$25,000: First prize \$17,000; Second prize \$5,000; Third prize \$3,000. Winners: first 3 valid entries drawn on 13 June 2022; notified by 16 June 2022. Must remain paid up to date as at the draw date and have held health cover for at least 3 months at the time of payment of Prize. Full T&Cs: NSW Permit No. NTP/01944; ACT: TP 21/01080; SA: T21/800

**CBHS Health Fund Limited**  
**MGM 70<sup>th</sup> Birthday Competition**  
**Terms and Conditions (Game of Chance)**

<b>Eligible Entrant</b>	Australia
<b>Residency</b>	18+ years old
<b>Age</b>	Current member of CBHS whose policy is paid up to date.
<b>Special Conditions</b>	
<b>Competition Period</b>	<b>Start Date:</b> 1 July 2021 at 12am AEST <b>End Date:</b> 31 May 2022 at 11:59pm AEST
<b>Entry Process</b>	<p>Eligible Entrant must:</p> <ol style="list-style-type: none"> <li>1. obtain New Member's consent to disclose their personal information to CBHS for the purposes of this promotion;</li> <li>2. during the Promotion Period, visit <a href="http://cbhs.com.au/refer">cbhs.com.au/refer</a>, complete and submit the referral form, including providing the following details:             <ol style="list-style-type: none"> <li>(a) New Member's full name, email address, phone number, state, and relationship between Eligible Entrant and New Member; and</li> <li>(b) Eligible Entrant's full name, email address and membership number; and</li> </ol> </li> <li>3. follow any reasonable direction by CBHS regarding this promotion and the membership process.</li> </ol> <p>New Member must:</p> <ol style="list-style-type: none"> <li>1. join CBHS or CBHS Corporate Health on both Hospital and Extras cover which starts during the Promotion Period; and</li> <li>2. hold a new Eligible Policy which starts during the Competition Period, is held for at least 3 months at the time of payment of Prize and remains paid up to date as at the Draw Date.</li> </ol> <p><b>Eligible Policy</b> includes both Hospital and Extras cover.</p> <p>Extras cover for New Member of CBHS Corporate Health must be:</p> <ul style="list-style-type: none"> <li>• Ultimate Extras 75;</li> <li>• Select Extras 65;</li> <li>• Standard Extras 60; or</li> <li>• Budget Extras 55.</li> </ul> <p>Eligible Entrant will then automatically be entered into the draw.</p> <p><b>Eligible Member</b> means current and former employees, contractors and franchisees of the Commonwealth Bank of Australia Group and their eligible</p>

	<p>family members, including partner, children, siblings, parents and grandchildren: <a href="http://www.cbhs.com.au/are-you-eligible">www.cbhs.com.au/are-you-eligible</a>.</p> <p>If a New Member is referred more than once, only the first referral will be eligible.</p>
<b>Entry Limit</b>	One (1) per new successfully referred policy
<b>Draw Date</b>	13 June 2022 at 11am (AEST) at Promoter's office
<b>Draw Method</b>	Random prize draw – first three (3) valid entries drawn will win. First prize will be drawn first.
<b>Prize</b>	<p>First prize: \$17,000</p> <p>Second prize: \$5,000</p> <p>Third prize: \$3,000</p>
<b>Total Prize Pool</b>	\$25,000.00
<b>Winner Notification</b>	Email and telephone call within two (2) business days of Draw Date.
<b>Prize Delivery</b>	<p>Prize money will be transferred by direct deposit to winner's bank account once the winner has notified the Promoter of their Australian bank account details. The Promoter takes no responsibility if the details provided by a winner are incorrect. Payment will be made on the later of the following: Eligible Member has held cover for at least 3 months at the time of payment of Prize or 4 weeks after Draw Date.</p>
<b>Redraw Date</b>	13 September 2022 at 11am (AEST) at Promoter's office
<b>Redraw Notification</b>	E-mail and telephone call within two (2) business days of Redraw Date
<b>Special Conditions</b>	<p><b>New Member</b> has not been a CBHS or CBHS Corporate Health member in the last 12 months. CBHS membership is restricted to current and former employees, contractors and franchisees of the Commonwealth Bank of Australia Group and their eligible family members, including partner, children, siblings, parents and grandchildren: <a href="http://www.cbhs.com.au/are-you-eligible">www.cbhs.com.au/are-you-eligible</a>.</p> <p><b>Publication of winner</b> Winner will be published at <a href="http://cbhs.com.au/MGM70thpromotion">cbhs.com.au/MGM70thpromotion</a> within two (2) business days of Draw Date (and Redraw Date, as required) and announcements for SA, NT &amp; VIC in newspaper (as applicable).</p> <p><b>Claiming a prize</b> If winner has not claimed the Prize within three (3) months of Draw Date or Redraw Date, winner will be deemed to have forfeited the prize.</p>
<b>Permit Number</b>	<p>NSW: NTP/01944</p> <p>ACT: TP 21/01080</p> <p>SA: T21/800</p>

#### Further terms and conditions

1. Information on how to enter the competition forms part of these terms and conditions. Entrants are deemed to be bound by these terms and conditions.
2. Promoter is CBHS Health Fund Limited (ABN 87 087 648 717) (**CBHS** or **Promoter**) of Level 5, 79 George Street, Parramatta NSW 2150, email: [cbhslive@cbhs.com.au](mailto:cbhslive@cbhs.com.au), telephone: 1300 136 796.
3. This is a game of chance where winner(s) are randomly selected. Each draw is open for public scrutiny and anyone may witness the draw upon request.
4. Promoter's decision is final and no correspondence will be entered into.

#### Eligibility

5. Management, directors, employees and contractors of Promoter, its related entities, and agencies associated with this competition are ineligible to enter.
6. Entries submitted from outside Australia will be deemed invalid.

#### General

7. Reasonable attempts will be made to contact each winner. Promoter takes no responsibility if a winner is unable to be successfully contacted.
8. In case of an invalid entry, ineligible entrant or unclaimed prize, Promoter will conduct a redraw on the Redraw Date, subject to any written directions of a regulatory authority. Draw conductor may draw additional reserve entries and record them in order.
9. Incomplete or incomprehensible entries, including those with incorrect contact details, will be deemed invalid. Entries received are considered final by Promoter. Entries are deemed to be received at the time of receipt by Promoter and not at the time of submission by an entrant.
10. An entry that Promoter believes is inappropriate or infringes intellectual property or other rights will be deemed invalid at its discretion.
11. Promoter reserves the right to verify an entrant's eligibility to enter and claim a prize, including requiring supporting documents within a specific time period. If an entrant or entry has not been verified to Promoter's satisfaction, the entry will be deemed invalid.
12. Promoter reserves the right to disqualify an entrant for tampering with the competition's conduct. Promoter in its sole discretion may also disqualify an entrant who it believes has behaved in an inappropriate manner. Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
13. Prize is not transferable or exchangeable..
14. If a prize (or any part thereof) becomes unavailable, Promoter reserves the right to substitute it with another prize of equal value and/or specification.
15. It is a condition of accepting a prize that winner(s) must sign any legal document in the form required by Promoter in its discretion, including but not limited to a legal release and indemnity form. Winner(s) must also comply with all conditions of use of the prize, including any prize supplier terms and conditions.
16. Entries and any subsisting copyright become CBHS property.
17. Entrants consent to Promoter publishing their entry, name, image, likeness, character and/or voice (including photographs, film and/or recording of the same) in any media for promotional purposes for an unlimited period of time without compensation. For publications of testimonials or newspaper announcements, entrants consent to CBHS publishing their first name, last name initial and state/territory.
18. Promoter collects and uses entrant personal information in order to conduct the competition and may for this purpose disclose such information to third parties, including but not limited to agents, contractors, service providers, prize suppliers and State/Territory governments as required. Validity of an entry is conditional on providing the requested personal information.
19. Promoter may for an unlimited period of time use the information provided by an entrant for promotional, research and profiling purposes. Promoter may contact you with direct marketing communications. You can unsubscribe at any time.
20. Privacy Policy and Health Benefit Fund Rules available at [www.cbhs.com.au](http://www.cbhs.com.au) apply.
21. If the competition is not capable of being conducted as reasonably anticipated due to any reason beyond Promoter's control, including but not limited to computer virus, bugs, or technical failures, Promoter reserves the right to: (a) disqualify any entrant; and (b) modify, suspend, terminate or cancel the competition, subject to any written directions of a regulatory authority.
22. Promoter (including its officers, employees and agents) excludes all liability including negligence (except for liability that cannot be excluded by law, in which case liability is limited to the minimum allowable by law) for any personal injury, death, loss or damage (including loss of opportunity), whether direct, indirect, special or consequential, arising out of this competition, including but not limited to: (a) technical issues or malfunction; (b) theft, unauthorised access or third party interference; (c) an entry, prize claim or prize that is late, lost, altered, damaged or misdirected due to a reason beyond Promoter's reasonable control; (d) variation in prize value; (e) tax liability incurred by an entrant; or (f) use of a prize.
23. Nothing in these terms and conditions is intended to limit, exclude or modify statutory consumer guarantees provided under the *Competition and Consumer Act 2010* (Cth).

24. The competition is governed by the laws of New South Wales and each entrant submits to the non-exclusive jurisdiction of the courts of New South Wales.