

**CBHS Health Fund Limited**  
**CBHS ‘Cortisol detox’ member challenge competition**  
**Terms and Conditions**

<b>Eligible Entrant Residency Age Special Conditions</b>	Australia 18+ years old Current member of CBHS Health Fund.  Immediate families of Promoter’s management, directors, employees, and contractors are ineligible to enter.
<b>Competition Period</b>	Start date: 11 August 2025 at 8am AEST End date: 15 September 2025 at 11.59pm AEST
<b>Entry Process</b>	Eligible Entrant must: <ol style="list-style-type: none"> <li>1. Fill out and submit the CBHS ‘Cortisol detox’ member challenge registration form (found at <a href="https://offers.cbhs.com.au/cortisol-detox">https://offers.cbhs.com.au/cortisol-detox</a>) with requested details including membership number and full name by 11 August 2025.</li> <li>2. At the completion of the challenge, fill out and submit the CBHS ‘Cortisol detox’ challenge survey by 15 September 2025 completing all required details.</li> <li>3. Follow any reasonable direction by CBHS regarding this competition.</li> </ol>
<b>Entry Limit</b>	One (1) per person
<b>Prizes</b>	Three (3) x \$200.00 Endota eGift cards
<b>Total Prize Pool</b>	\$600.00
<b>Draw Date</b>	22 September 2025 at 10:00am (AET) at the Promoter’s office
<b>Prize Delivery</b>	Random prize draw – first three valid entries drawn will win. Email sent to the email address provided during the Entry Process within seven (7) days of Draw Date.
<b>Redraw Date</b>	20 October 2025 at 10:00am (AET) at the Promoter’s office
<b>Special Conditions</b>	<p><b>Claiming a prize</b> If winner has not claimed the Prize within four (4) weeks of notification, winner will be deemed to have forfeited the prize.</p> <p><b>Endota eGift card</b> eGift card issued by endota (No. 1) Pty Ltd (A.C.N. 107 095 983) and its related companies, including but not limited to endota spa Product Pty Ltd (A.C.N. 138 538 842) For full Terms and Conditions, please see <a href="https://endotasp.com.au/terms-and-conditions">https://endotasp.com.au/terms-and-conditions</a></p> <p><b>Eligible Entrant</b> Eligible Entrant’s CBHS membership must be fully paid at the date of the Prize Draw. Suspended or Arrears memberships are not eligible to enter.</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 16, 6 Hassall Street, Parramatta NSW 2150, email: [events@cbhs.com.au](mailto:events@cbhs.com.au) telephone: 1300 654 123.
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 reserves the right to make any decision in respect of the interpretation and/or implementation of these Terms and Conditions at its sole discretion. Any such decision made by Promoter 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 via email to the email address provided during the Entry Process. 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 and cannot be taken as cash.
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, entrants' consent to CBHS publishing their entry, 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. Any information provided by an Entrant to any other third party is done so at their own risk and Promoter excludes all liability in relation to the provision of any such information.
24. 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).
25. 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.