

# \$7,500 Lucky Draw Offer Promotion - ING Health Insurance



## Terms and Conditions

Information on how to enter and details of the prizes form part of these terms and conditions (**Terms and Conditions**) for this \$7500 Lucky Draw Offer (**'the Promotion'**).

By entering into the Promotion, you acknowledge that you have read and understood, and agree to be bound by these Terms and Conditions. Participation in the promotion is deemed acceptance of these Terms and Conditions.

1. The promoter is ING Bank (Australia) Limited, ABN 24 000 893 292, AFSL 229823, Australian Credit Licence 229823 (trading as **ING**) of Level 28, 60 Margaret Street, Sydney NSW 2000, telephone 133 464 (**"Promoter"**). ING Health Insurance is issued by nib health funds limited (ABN 83 000 124 381) (**nib**), a registered private health insurer and is marketed by ING. ING is an authorised agent of nib and receives commission from nib.
2. The Promoter is responsible for the Promotion.
3. This is a game of chance and skill plays no part in determining the winner(s). Each entry will have an equal chance of winning.
4. The Promotion commences at 12:00am (AEST) on Thursday 12 October 2026 and ends at 11:59pm (AEDT) on Monday 30 November 2026 (**Promotional Period**).
5. Entry is only open to Australian residents aged 18 years or over, who have not opted out of this Promotion (see condition 10) and meet the Eligible Entrant criteria (see condition 7) during the Promotional Period (**Eligible Entrant**).
6. The Promoter reserves the right to verify the eligibility of any entrant and winners and their compliance with these Terms and Conditions. The Promoter may require such information as it considers reasonably necessary for this purpose.
7. Eligible Entrants:
  - a. must have completed the entire process to obtain a quote for an ING Health Insurance policy for one of the following eligible insurance policies during the Promotional Period and receive a quotation number:
    - I. ING Health Insurance Extras only;
    - II. ING Health Insurance Hospital only; or
    - III. ING Health Insurance Combined Hospital and Extras Insurance, (each an **Eligible Insurance Policy**); and
  - b. must include a valid phone number and email address in the quote process to which the quote for the Eligible Insurance Policy can be sent.
8. Participation in this Promotion does not require the purchase of private health insurance. Obtaining a quote does not oblige an Eligible Entrant to purchase private health insurance. The Promotion is a stand alone promotion and is not intended to vary, discount or reduce any premium payable for private health insurance.
9. The Promotion is not open to directors, officers, representatives, employees or contractors of the Promoter, nib, Anisimoff Legal Pty Ltd, Auto and General Insurance Limited and/or Auto and General Services Pty Ltd, their associated entities and agencies, or to their immediate family members or persons living in the same house (whether or not related) or anyone else professionally associated with the Promotion. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or first cousin.
10. The Promotion provides a chance for Eligible Entrants to be entered into one draw with three (3) winners. Each winner must be a different Eligible Entrant and will receive a non-transferrable, non-redeemable cash prize of AUD \$7,500 (**Prize**).
11. If an Eligible Entrant does not wish to be entered into the draw, they can contact the Promoter on 133 464 and request to be excluded up to 72 hours prior to the Draw Date (as defined below) (see condition 14).



12. Eligible Entrants will automatically receive one (1) entry for each quotation for an Eligible Insurance Policy obtained during the Promotional Period (**Entry**). Entry into the Promotion is based solely on obtaining an eligible quote and is not dependent on purchasing an ING Health Insurance policy. The Eligible Entrant must have received a quotation number and completed the quotation process in order to be a valid Entry.
13. Subject to the Eligible Entrant criteria set out in these Terms and Conditions, there is a maximum of:
  - a. one Entry for each Eligible Insurance Policy quote obtained during the Promotional Period per Eligible Entrant.
  - b. three (3) winners will be drawn from the draw, with a maximum payout of \$7,500 per winner.
  - c. a total Promotion prize pool of AU\$22,500.
14. The draw will be conducted at 10:00am (AEDT) on Monday 7 December 2026 at Anisimoff Legal Pty Ltd, Level 3/162 Collins St, Melbourne VIC 3000 (**Draw Date**) by an independent scrutineer. The draw will involve drawing additional reserve entries and these will be recorded in order in case an invalid or ineligible entrant is drawn.
  - a. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
  - b. The first three (3) valid Entries drawn will be the winners of the Promotion (**Winners**).
  - c. Winners will be notified by electronic communication in writing within seven (7) days of the Draw Date to:
    - i. verify they are not ineligible to enter, and
    - ii. to provide the Promoter with their relevant payment details.
  - d. The Winner's first initial, surname, and postcode will be published online at [<https://campaigns.ing.com.au/health-insurance>] on Thursday 10 December 2026 for a minimum period of 30 days.
  - e. Prize/s must be claimed by Friday 15 January 2027 (for the original Winners).
  - f. Reasonable efforts will be taken to distribute the Prizes to the Winners within 90 days of the Winner being verified and payment details being confirmed.
15. A draw for any unclaimed or declined prize/s may take place on Monday 18 January 2027 at the same time and place as the original draw conducted on the Draw Date, subject to any directions from a regulatory authority (**Unclaimed Prize Draw**). Winner/s, if any, will be notified by electronic communication in writing within seven (7) days of the Unclaimed Prize Draw and their details (first initial, surname, and postcode) will be published online at [<https://campaigns.ing.com.au/health-insurance>] on Thursday 21 January 2027 for a minimum of 30 days. Winner/s of the Unclaimed Prize Draw must claim their prize by Friday 12 February 2027.
16. The Prize will be deposited into the nominated [Australian] bank account nominated by each Winner. The Winners accept full responsibility for the payment details they provide the Promoter. The Promoter will not be responsible if the entrant provides incorrect payment details or for any rejection of a payment or any costs associated with locating any lost monies.
17. The Promoter reserves the right, at any time, to verify the validity of Entries and entrants (including an entrant's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual if it reasonably suspects the entrant has:
  - a. provided false or misleading registration information;
  - b. not met the eligibility criteria;
  - c. breached any of these Terms and Conditions;
  - d. tampered with the entry process; or
  - e. engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of the Promotion.

Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

18. The Promoter's decision is final and no correspondence will be entered into, subject to any applicable written directions provided by a regulatory authority in relation to any disputes about these Terms and Conditions.
19. Neither a Prize, nor any portion of a Prize, will be transferable or exchangeable.
20. Winners may incur a tax liability in respect of any prize and, accordingly, should seek independent tax advice. Any tax liability which may be payable as a consequence of receiving the Prize is the sole responsibility of the Winner(s).
21. Winners consent to the Promoter using their name, likeness, image and/or voice (including photograph, film and/or recording of the same) in any media for any period without remuneration for the purpose of promoting this



Promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.

22. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention, fraud, changes to the availability of the Prize or any other cause beyond the control of the Promoter, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law:
- to disqualify any Entrant; or
  - subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
23. However, to the extent that it is permitted to do so, the Promoter (including its officers, employees and agents) excludes all liability whether arising in tort (including without limitation, negligence), contract or otherwise for any loss or damage (including without limitation loss of opportunity or loss of profits) whether direct, indirect, special or consequential arising in any way out of the Promotion, including, but not limited to any liability arising from or in connection with:
24. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act 2010 (Cth), as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia (**Non-Excludable Guarantees**). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence) whether arising in tort, contract or otherwise whether direct, indirect, special or consequential, arising from or in connection with:
- any technical difficulties or equipment malfunction (whether or not under the Promoter's control and regardless of cause);
  - any inaccessibility or unavailability of any network or wireless service, the Internet and/or any website;
  - any theft, unauthorised access, third party interference, destruction or alteration of Entries;
  - any Entry or Prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter;
  - any damage to any person's computer(s) or mobile device(s) which may be related to or result from any attempt to participate in the Promotion or to download materials in connection with the Promotion;
  - any tax liability incurred by the Winner or entrant; and
  - use of, or condition of, the Prize including any personal injury or illness caused by the Prize, except to the extent that the Promoter's negligence, wilful misconduct or fraud contributed to that loss or damage.
25. If despite condition 23, the Promoter incurs a liability to an Entrant under any Non-Excludable Guarantees, the Promoter's liability in respect of the Promotion is limited, in the Promoter's discretion, to resupplying such goods or services which form part of the Promotion, or paying the costs of resupplying those goods or services.
26. The Promoter collects personal information (**Personal Information**) in order to conduct the promotion and may, for this purpose, disclose such Personal Information to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this Personal Information. The Promoter will also use and handle Personal Information as set out in its Privacy Policy, which can be viewed at <https://www.ing.com.au/privacy.html>. The Privacy Policy also contains information about how Entrants may opt out of receiving direct marketing material from the Promoter, access, update or correct their Personal Information, how Entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All Entries become the property of the Promoter. Unless otherwise indicated by the Promoter, the Promoter may disclose Personal Information to entities outside of Australia (see the Promoter's Privacy Policy for details).
27. Any questions, comments or complaints regarding this Promotion should be directed to 133 464.
28. The laws of the State of New South Wales, Australia will govern these Terms and Conditions. The parties submit to the non-exclusive jurisdiction of the courts of New South Wales and the Federal Court of Australia.

Authorised under NSW Permit No. TP/04149, ACT Permit No. TP26/02372, and SA Licence No. T26/1815

