GMHBA Geelong Cats v Sydney Swans
GMHBA Fan Portal Competition 2026
Terms and Conditions

Competition Rules
The following competition is being held and promoted by GMHBA Limited trading as GMHBA ABN 98 004 417 092 of 60-68 Moorabool St, Geelong Victoria 3220 Telephone 1300 446 422 (Promoter).

By participating in the **Geelong Cats v Sydney Swans, GMHBA Fan Portal** promotion (Promotion), each entrant unconditionally accepts and agrees to comply with and abide by these Terms and Conditions and the decisions of the Promoter which are final and binding in all respects. The Promoter's failure to enforce any one of these Terms and Conditions will not give rise to any claim or right of action by the entrant or any other person.

Opening and closing dates	The entry period for the Promotion begins at 9:00am (EST) on Monday May 4 and ends at 10:00am (EST) Friday May 15th 2026 (Promotion Period).
Who may enter	The Promotion is only open to GMHBA branded health insurance members who are policy holders aged 18 years and over and who are Victorian residents. Where an entrant enters the Promotion and terminates their GMHBA branded health insurance membership during the Promotion Period, they will not be eligible to participate in the prize draw. GMHBA Limited employees and immediate family members of employees are not eligible to enter the Promotion. The Promoter reserves the right to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and to disqualify any entrant who, in the opinion of Promoter, has tampered with the entry process, entered in a manner that is not in accordance with these Terms and Conditions or who has, in the opinion of Promoter, engaged in conduct in entering the Promotion which is fraudulent, misleading, deceptive or generally damaging to the goodwill or reputation of the Promotion and/or Promoter. The Promoter reserves the right to disqualify the prize winner if the Promoter becomes aware that the prize winner and/or the prize winner's entry is of a type described in this term. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
How to enter	During the Promotion Period, eligible entrants may enter the Promotion as follows: • Click the competition link on the landing page gmhba.com.au/cats-rewards • Enter identifiable information into the web form: (Name, Member number, Email, Phone Number and click Enter Now) • Accept the terms and conditions and confirm submission
Multiple entries	An entrant may only register once for the Promotion.
Conditions of entry	Entrants must comply with the following conditions: • Entrants agree to the Promoter being able to publish the entrant's full name and image on the Promoter's Facebook and Instagram pages, instore, on its

	website and in any other publications or media (including television advertisements and billboards).
	• Where a winning entrant nominates another person to participate in the prize, the entrant warrants that:
	  ○ where the person is aged 18 years or more, that person has consented to the Promoter being able to publish their full name and image on the Promoter's Facebook and Instagram pages, instore, on its website and in any other publications or media (including television advertisements and billboards); and
	  ○ where the person is aged under 18 years:
	  ▪ and has the capacity to provide consent, that person has consented to the Promoter being able to publish their full name and image on the Promoter's Facebook, Twitter and Instagram pages, instore, on its website and in any other publications or media (including television advertisements and billboards); and
	  ▪ if the entrant is the parent or guardian of that person, the entrant consents, or if the entrant is not the parent or guardian of that person, that person's parent or guardian consents, to publishing that person's full name and image on the Promoter's Facebook and Instagram pages, instore, on its website and in any other publications or media (including television advertisements and billboards).
	The winning entrant acknowledges that any person who participates in the prize other than the winning entrant must complete and sign, or if under 18, have completed and signed on their behalf, a consent form reflecting the above terms
	• Entrants must ensure that all details provided with their entry are true and correct.

Selection of prize winner and prize details	1. The total prize pool consists of fifteen double passes to the Geelong Cats v Sydney Swans at GMHBA Stadium. Total prize pool is valued at $1290. a. Each individual winner will receive i. two reserved seats valued at $86 including entry ii. access to the GMHBA Fan Portal located in the Brownlow Stand at GMHBA Stadium approximately 40 minutes prior to the game beginning. 2. A draw for the prize will be conducted on May 15th on Level 3, 60 Moorabool Street, Geelong VIC, 3220. The prize will be randomly selected from all valid competition entries received by the end of the Promotion Period. The prize must be accepted as offered. This prize is not redeemable or exchangeable for any other product or cash. 3. The winner will be notified by email within one hour of the draw using the email address or phone number provided as part of the entry form. 4. The winner will need to confirm acceptance of their prize within 120 hours of being notified by GMHBA that they are a prize winner. Failure to do so will result in a redraw of the prize. The redraw will take place at GMHBA at 10am AEST on the next business day after the expiration of the 120 hour acceptance period at Level 3, 60 Moorabool Street, Geelong VIC 3220. 5. The Promoter's decision is final and no correspondence will be entered into.

	6. If any aspect of a prize cannot be delivered for any reason, the Promoter reserves the right to substitute the prize for any other item of equal or greater value. 7. All transport to and from GMHBA Stadium including accommodation are at the expense of the selected winner. 8. Event tickets are only valid for the date and period specified on the tickets or by the provider and are subject to any terms and conditions imposed by the provider. Once awards the Promoter is not liable for any ticket that has been lost, stolen, forged, damaged or tampered with in any way.
Privacy	The Promoter collects and uses personal information in order to conduct the Promotion, contact the winners of the Promotion, provide any goods or services requested and for promotional and marketing purposes. The Promoter may disclose personal information to third parties, including but not limited to, subsidiaries, the Geelong Football Club, the AFL and regulatory authorities, social media platform providers, and advertising and promotional agencies. The Promoter is unlikely to disclose personal information overseas. If the entrant does not provide personal information as requested, the entrant will not be able to enter the Promotion. Please refer to the Promoter's Privacy Statement available at www.gmhba.com.au/website-privacy-statement for more information about how the Promoter handles personal information including how to seek to access or correct personal information or submit a privacy complaint and how that complaint will be handled. Please contact Privacy Officer, GMHBA Limited, PO Box 761, Geelong VIC 3220, service@gmhba.com.au or 1300 446 422 in relation to any queries about the manner in which information is handled by the Promoter.

Limitations of liability	The laws of Victoria apply to this promotion to the exclusion of any other law. Entrants submit to the non-exclusive jurisdiction of the courts of Victoria.
	Tax implications may arise from the receipt or use of a prize. Independent financial advice should be sought.
	
	It is a condition of accepting a prize that any winner may be required to sign a legal release in a form determined by the Promoter in its absolute discretion.
	Subject to the consumer guarantees provided for in consumer protection legislation (including in the Australian Consumer Law), the Promoter excludes to the fullest extent permitted by law:
	• from these Terms and Conditions all representations, warranties, conditions, guarantees and undertakings that would otherwise be implied in these Terms and Conditions by legislation, common law, equity, trade, custom or usage; and
	• all liability whether arising in tort (including, without limitation, negligence), contract or otherwise for any personal injury or any other loss or damage (including without limitation loss of opportunity or loss or profits) whether direct, indirect, special or consequential, arising in any way out of the Promotion, including, without limitation, the following:
	  ○ any technical difficulties or equipment malfunction (whether or not under the Promoter's control);
	  ○ any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter;
	  ○ any variation in prize value to that stated in these Terms and Conditions;
	  ○ any tax implications;

	○ the prize. As a condition of participating in the Promotion, each entrant releases the Promoter and its subsidiaries, advertising and promotional agencies, and all of their officers, directors, shareholders, members, employees and agents from liability for loss, harm, damage, injury, cost or expense whatsoever including property damage, personal injury and death that may occur in connection with, preparation for, or participation in the Promotion, or possession, acceptance or use of prizes or participation in any Promotion-related activities and claims based on publicity rights, copyright or trademark infringement, defamation or breach of privacy.
General conditions	If for any reason whatsoever beyond the reasonable control of the Promoter, the Promotion is not capable of being conducted as reasonably anticipated, the Promoter reserves the right, in its sole discretion, unless to do so would be prohibited by law, to (a) disqualify any entrant; and/or (b) subject to any written directions from a regulatory authority, to cancel, suspend, modify, terminate or cancel the Promotion. GMHBA may change these Terms and Conditions at any time. GMHBA will notify entrants of any changes to these Terms and Conditions by email using the email address provided as part of the entrant's entry form.