

GMHBA Healthier Together Competition Fair Play Bundle giveaway

Competition Rules

The competition is being held and promoted by GMHBA Limited trading as GMHBA ABN 98 004 417 092 of Level 3, 60 Moorabool St, Geelong Victoria 3220 Telephone 1300 446 422 (Promoter).

By participating in the “**Fair Play Bundle giveaway**” 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 6.00pm (AEST) on Wednesday 2 September 2026 and ends at 11:59pm (AEST) on Wednesday 16 September 2026 (Promotion Period).

Who may enter

The Promotion is only open to GMHBA branded health insurance members who are policyholders aged 18 years and over.

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 winners if the Promoter becomes aware that the prize winners 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.

GMHBA Limited employees and immediate family members of employees are not eligible to enter the Promotion.

How to enter

During the promotion period, eligible entrants may enter the promotion as follows:

- Visit <https://www.gmhba.com.au/>
- Arrive to the competition landing page
- Enter identifiable information into the web form (full name, email)
- Answer in 25 words or fewer:
Tell us which household routine makes life calmer for you.
- Accept the terms and conditions
- Click ‘Submit’ to enter.

Prize

There will be five (5) winners selected, each winner will receive:

- One (1) x Fair Play book and deck of cards bundles

Total prize value

Each prize is valued at up to \$60.00
Prize RRP value is correct as of 11 August 2026 and the Promoter takes no responsibility for any variation in prize value.

Conditions of entry	Entrants must comply with the following conditions: • Entrants must be aged 18 years or over; • Entrants must be Australian residents; • Entrants agree to the Promoter being able to publish the entrants full name and their winning entry on the Promoter's website; • Entries must be the original work of the entrant; • Entrants must ensure that all details provided with their entry are true and correct; • Only one entry per policy will be eligible and in the event that there are multiple entries from a policy, only the first entry will be judged; • Entrants must not be a GMHBA Limited employee or immediate family members of employees.
Selection of the winner and prize details	1. Entries will be judged on creativity, originality and suitability to the question. 2. The winning entry will be the entry deemed the most creative, at the discretion of the Promoter. 3. The prize must be accepted as offered and is not redeemable or exchangeable for another product or cash. 4. The judging will take place after the promotion period ends and will be conducted by GMHBA employees at GMHBA Head Office, Level 3, 60 Moorabool Street, Geelong, VIC, 3220. Judging will conclude by 5.00pm (AEST) Friday 19 September 2026. 5. The winners will be notified in writing by Wednesday 30 September 2026 using the email address provided as part of the entry form. 6. Upon notification of winning entry, winners must provide their preferred postal address for the prize to be sent to. 7. The winner will be publicly announced on the GMHBA website after the winner has accepted the prize. 8. The Promoter's decision is final, and no correspondence will be entered into. 9. 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 value or greater value. 10. Prizes will be sent to the chosen winners via post on confirmation of winning, and their postal address. 11. If a prize remains unclaimed by Wednesday 14 October 2026, the prize will be awarded to another valid entry.
Privacy	The Promoter collects and uses personal information in order to conduct the Promotion, contact the winner 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, social media platform providers, and advertising and promotional agencies. The Promoter may disclose personal information to United States and Canada. 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 Policy available at https://www.gmhba.com.au/privacy 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 the 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; ○ A prize or use of a 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 (collectively, the "Promotion Entities"); and 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.
Permit Number	Not applicable