

Game of Skill Competition T&Cs:

Train with the Carlton Team Social Competition

Full Terms & Conditions

1. Information on how to enter, and prizes, form part of these Terms and Conditions. Participation in this competition is deemed acceptance of these Terms and Conditions.
2. The promoter is Bupa HI Pty Ltd, ABN 81 000 057 590, 33 Exhibition Street, Melbourne, Victoria 3000 (**Promoter**) in partnership with Carlton Football Club Limited (ABN 95 005 449 909), IKON Park, Royal Parade, Carlton North VIC 3054 (**Partner**)
3. Entry is only open to Australian residents. Entrants under the age of 18 must receive parental or guardian consent to participate. If the winning Entrant is under 18, the prize will be awarded to the Entrant's parent/guardian on their behalf. Employees and immediate families of the Promoter and the Partner or any associated agency are ineligible to enter. 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 1st cousin. People who enter the competition are referred to as "**Entrants**", "**you**" or "**your**".
4. Competition commences on 6 July 2026 at 9:00am (AEST) and ends on 12 July 2026 at 11:59pm (AEST) (**Competition Period**). There will be ten (10) prize winner(s) for the Competition Period.
5. To enter this competition, the Entrant must tag the friend who they would like to take to a training experience with the Carlton Football Club and provide an explanation why they want to take them on Bupa Australia's competition post on Instagram or Facebook. Only Entrants who meet all the requirements set out in these Terms and Conditions are eligible to win. Any cost associated with accessing the online entry form is the Entrant's responsibility.
6. If Entrants are invited to answer a question, send in comments, photos and/or videos (or other multimedia) in order to participate in this competition, each entry must be the Entrant's original work and the Entrant must have obtained consent from any person(s) appearing in photos/videos submitted in the course of entering this competition. Each Entrant consents to the Promoter dealing with their work in any way, including in a way which would otherwise infringe their moral rights. Each Entrant warrants that their entry does not, and its use by the Promoter or other persons will not, infringe the rights of a third party (including intellectual property rights).
7. Only one (1) entry per Entrant is permitted. Incomplete, indecipherable, or illegible entries will be deemed invalid.
8. The Promoter may (acting reasonably) at any time verify the validity of entries and the eligibility of Entrants (including an Entrant's identity, age and place of residence) and disqualify any Entrant who is ineligible, who submits an entry that is not in accordance with these Terms and Conditions or who tampers with the entry process. Errors and omissions may be accepted at the Promoter's sole discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

9. This is a game of skill and chance plays no part in determining the winner. Each entry will be individually judged based on creative merit. The Promoter's decision is final and no correspondence will be entered into.
10. The best ten (10) valid entries received during the Competition Period, as determined by the judges, will each win two entries to participate in a 'Carlton Training Experience at IKON Park' on 28 July from 4:15pm – 5:30pm. Each double entry is valued up to approx. \$250 including GST. Which select players who will be attending the training experience is at the discretion of the Promoter. The judges will be Bupa staff members. The Promoter is not responsible for any change in the value of the prize between publishing date and the date the prize is claimed.
11. Each prize, including any portion of a prize, is not transferable or exchangeable and cannot be taken as cash. The Promoter may (acting reasonably) substitute any unavailable prize(s) with a prize of equal value and/or specification to the unavailable prize.
12. The Promoter will notify all prize-winners by contacting them via the social platform they entered on and announce the results on 13 July 2026 on bupa.com.au. Any prizes left unclaimed by 17 July 2026 will be allocated to the next best eligible entry as determined by the judges (**Alternative Winner**). An Alternative Winner has five (5) days from the day of notification in which to claim their prize before a subsequent Alternative Winner will be selected.
13. If this competition is published on a social media platform, each Entrant must comply with the relevant platform's terms and conditions. Further, Entrants acknowledge that the competition is in no way sponsored, endorsed, administered by, or associated with the relevant social media platform. The information an Entrant provides as part of this competition will only be used for the purposes outlined in these Terms and Conditions. Any questions, comments or complaints about this competition must be directed to the Promoter and not to the social media platform. The social media platform will not be liable for any loss or damage suffered by an Entrant as a result of participating in the competition (including taking/use of a prize), except for any liability which cannot be excluded by law.
14. Winning Entrants consent to the Promoter and Partner using for any purpose the Winning Entrants' name, likeness, image and/or voice (including photograph, film and/or recording of the same) in any media, for an unlimited period of time without remuneration.
15. If this competition 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, the Promoter may (acting reasonably) to the extent permitted by law (a) disqualify the relevant Entrant or Entrants; or (b) modify, suspend, terminate or cancel the competition.
16. Except for any liability that cannot be excluded by law, the Promoter and Partner (including their respective officers, employees and agents) excludes all liability (including in negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the competition, including, but not limited to, where arising out of the following: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) 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; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or Entrant or prize taker; or (f) use of the prize. It is a condition of accepting the prize, that the winner may be required to sign a legal release in a form determined by the Promoter.

Commented [LC1]: Will be updated to landing page once established. Likely will be on the same landing page as the T&Cs.

17. To the extent permitted by law, the Promoter and Partner make no express representations or warranties as to the quality/suitability/merchantability of the prize. The Promoter and Partner take no responsibility for the condition and/or fitness of the prize. The winner should look to the manufacturer for all warranties and claims.
18. The Promote collects each Entrant's personal information in order to conduct the competition and may, for this purpose, disclose such information to third parties, including but not limited to the Partner, agents, contractors and prize suppliers. Entry is conditional on providing this information. The Promoter will take reasonable steps to ensure that any overseas recipient of personal information complies with Australian privacy law and contractual obligations to maintain the security of the data.
19. All entries submitted become the property of the Promoter. Entries will not be returned to any Entrant. Unless otherwise indicated by you, by participating in this competition you agree to the Promoter providing you with information in relation to the services and products of the Bupa Australia Group of companies.
20. The Promoter may, unless the Entrant requests otherwise, use an Entrant's personal information for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the Entrant. Entrants should direct to the Promoter any complaints or requests to access, update or correct information. Collection, use and disclosure of information collected by the Promoter in connection with this competition will be handled in accordance with the Promoter's Information Handling Policy, available here [bupa-info-handling-policy](#).

Commented [LC2]: I added in reference to Partner here as we will pass on the winners details to Carlton so they can coordinate logistics with them directly for the prize. Is this ok or needs more explanation?

Commented [JT3R2]: This is ok, makes sense.

Game of Chance Competition T&Cs:

Please note: games of chance should only be used if there is a legitimate reason why games of skill are not appropriate. Games of chance are regulated differently in each Australian state. Preparing T&Cs are more involved when a competition is being conducted in multiple states as they will need to reflect different requirements regarding permits, advertising the competition, notifying winners and publishing winners' details.

[insert name of competition]

Full Terms & Conditions

1. Information on how to enter and all prize details form part of these Terms and Conditions. Participation in this competition is deemed acceptance of these Terms and Conditions.
2. The promoter is Bupa HI Pty Ltd, ABN 81 000 057 590 [amend entity name and ABN if not Bupa HI P/L], 33 Exhibition Street, Melbourne, Victoria 3000 (**Promoter**) [in partnership with [legal entity of partner], ABN, address [insert Defined Partner Name]].
3. Entry is only open to people aged 18 or over who [insert eligibility criteria, e.g. an Australian resident who takes out selected combined Bupa hospital and extras cover or Bupa members who register online at [LINK]]. Employees and immediate families of the Promoter [and the Partner if applicable] or any associated agency are ineligible to enter. People who enter the competition are referred to as "Entrants", "you" or "your".
4. The competition commences at [insert time] (AEST) on [insert date] and closes at [insert time] (AEST) [insert date] (**Promotional Period**).
5. To enter this competition, Entrants must [insert entry mechanism, e.g. must take out both Bupa hospital and extras cover and make their first month's payment; or Entrants who are existing Bupa members must submit an entry via [LINK]]. Only Entrants who meet all eligibility requirements set out in these Terms and Conditions can win. Any cost associated with accessing the online entry form is the Entrant's responsibility [delete if not applicable].
6. Only one (1) entry per person is permitted. Incomplete, indecipherable, or ineligible entries will be deemed invalid.
7. The Promoter may (acting reasonably) any time verify the validity of entries and the eligibility of Entrants (including an Entrant's identity, age and place of residence) and disqualify any Entrant who is ineligible, submits an entry that is not in accordance with these Terms and Conditions or who tampers with the entry process. Errors and omissions may be accepted at the Promoter's sole discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
8. **PRIZE DRAW:** Prize draw will take place at [location] at [time of draw] (AEST) on [date of draw]. The judges' decision is final and no correspondence will be entered into. [judges' identity, ie Bupa staff members present at the competition, or otherwise] will select the winner(s).
9. There is/are [#] prize[s] to be given away. The first [to [insert number if multiple draws, otherwise delete, eg fifth] valid entry drawn at random from all valid entries received during the Promotional Period will win a [prize details and state exclusions if necessary] valued at [value of prize or each prize (including GST)].
10. The total value of the prize pool is [total value if there are multiple prizes, inclusive of GST] and is valued as at [insert date]. Each prize, including any portion of a prize, is not transferable or exchangeable and cannot be taken as cash. Promoter accepts no responsibility for any variation in the value of the prize(s).
11. The Promoter may (acting reasonably) substitute any unavailable prize(s) with a prize of equal value and/or specification to the unavailable prize. [Depending on the nature of the prizes, additional terms and conditions will be required e.g. for prizes relating to travel or prizes governed by a separate set of terms eg. This prize/portion of prize is governed by [insert name of supplier] terms and conditions which can be found here [insert link].]

Commented [MF4]: DRAFTING NOTE: Is a partner involved in this competition? Think about whether they need to be mentioned. Otherwise, if Bupa is doing all the work – collecting the entries, conducting the draw (or engaging a third party to do this) and providing the prize, it is unlikely they need to be involved.

Commented [MF5]: DRAFTING NOTE: Delete this sentence if competition is directed at Bupa employees or employees of another corporate.

Commented [MF6]: DRAFTING NOTE: Update if more than one entry is permitted. ie for referral entries you might be able to enter multiple times if you refer multiple people to sign up to Bupa.

12. The Promoter will notify all prize winners by email by no later than [insert date]. Winner's details will be published in [insert location where the winners' details will be published] on [insert date] (Publication Date). Prize(s) must be claimed within two (2) weeks of the Publication Date.
13. Where the prize remains unclaimed, the Promoter will conduct such further draws as necessary to reallocate the prize to another winner (Alternative Winner). The second chance draw to select the Alternative Winner will take place on [date of second chance draw. This must be no sooner than 3 months from the original draw date unless the prize is event based] at [location] at [time] (AEST) by [who will conduct the draw]. The Alternative Winner(s) will be advised via email no later than [date]. [Alternative Winner's details will be published in [insert location where the winners' details will be published] on [date] (Further Publication Date). Prize(s) must be claimed within two (2) weeks of the Further Publication Date.
14. If this competition is published on a social media platform, each Entrant must comply with the relevant platform's terms and conditions. Further, Entrants acknowledge that the competition is in no way sponsored, endorsed, administered by, or associated with the relevant social media platform. The information an Entrant provides as part of this competition will only be used for the purposes outlined in these Terms and Conditions. Any questions, comments or complaints about this competition must be directed to the Promoter and not to the social media platform. The social media platform will not be liable for any loss or damage suffered by an Entrant as a result of participating in the competition (including taking/use of a prize), except for any liability which cannot be excluded by law.
15. Winning Entrants consent to the Promoter [and [Partner]] using for any purpose the Winning Entrants' name, likeness, image and/or voice (including photograph, film and/or recording of the same) in any media, for an unlimited period of time without remuneration.
16. If this competition 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, the Promoter may (acting reasonably) to the extent permitted by law (a) disqualify the relevant Entrant or Entrants; or (b) modify, suspend, terminate or cancel the competition.
17. Except for any liability that cannot be excluded by law, the Promoter [and [Partner]] [including its/their officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the competition, including, but not limited to, where arising out of the following: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) 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; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or Entrant; or (f) use of the prize.
18. The Promoter [and [Partner]] make no express representations or warranties as to the quality/suitability/merchantability of the prize. The Promoter [and [Partner]] take no responsibility in regard to the condition and/or fitness of the prize. The winner should look to the manufacturer or supplier for all warranties and claims.
19. The Promoter collects each Entrant's 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 and prize suppliers. Entry is conditional on providing this information. The Promoter will take reasonable steps to ensure that any overseas recipient of personal information complies with Australian privacy law and contractual obligations to maintain the security of the data.
20. All entries submitted become the property of the Promoter. Entries will not be returned to any Entrant. Unless otherwise indicated by you, by participating in this competition you agree to the Promoter providing you with information in relation to the services and products of the Bupa Australia Group of companies.
21. The Promoter may, unless the Entrant requests otherwise, use an Entrant's personal information for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages to the Entrants. Entrants should direct to the Promoter any complaints or requests to access, update or correct information. Collection, use and disclosure of information collected by the Promoter in connection

Commented [MF7]: DRAFTING NOTE: Publication of winner requirements are different in every State. Consult legal if you are not sure whether publication is necessary.

Commented [MF8]: DRAFTING NOTE: Publication of winner requirements are different in every State. Consult legal if you are not sure whether publication is necessary.

Commented [MF9]: DRAFTING NOTE – If Partner also coordinating competition, consider whether cross-promotional activities would require extending this consent to cover the Partner's use of Winning Entrants' name and likeness.

Commented [MF10]: DRAFTING NOTE – If Partner is involved in conducting the competition in some way (ie providing the prize) consider whether Partner should also seek to exclude liability. If not, remove reference to Partner in this paragraph.

Commented [MF11]: DRAFTING NOTE – If Partner is involved in conducting the competition in some way (ie providing the prize) - Consider whether Partner will also seek to make no representations. If not, remove reference to Partner here.

Commented [MF12]: DRAFTING NOTE – If Partner is involved in conducting the competition in some way (ie providing the prize) - Consider whether Partner will also seek to disclaim responsibility. If not, remove reference to Partner here.

Commented [MF13]: DRAFTING NOTE - If the Partner is a supplier, and they are disclaiming responsibility, then you need to remove the word 'supplier' from this sentence.

Commented [MF14]: DRAFTING NOTE – Consider whether you need to expressly mention the Partner here. Is Bupa obligated to pass along all information we collect from the promotion to the Partner?

with this competition will be handled in accordance with the Promoter's Information Handling Policy, here [Privacy and Security - Bupa.](#)

Authorised under NSW Permit Number: [XXX], ACT Permit Number [XXX], SA Permit Number [XXX]

[Note: NT does not require a permit provided a permit has been obtained for another state. VIC, QLD, WA and TAS do not require permits.]

[Template T&Cs to be completed which must be appear on all forms of collateral advertising this game of chance competition]:]

Entries open [12.00PM 31/12/12] and close [12.00PM 31/12/12]. Total prize pool is [please insert value incl. GST] and the prizes are [please include nature of the prizes e.g. holiday]. [please include any requirements as to eligibility to enter the lottery/draw, if applicable] There are [please include number of draws] draw[s] which will take place at [insert location of draw] at [insert time and date e.g. 3.00PM 7/1/13]. Winners will be notified on [31/12/12] by [please insert method of notification e.g. email] [Winner[s] will be published in the [insert publication name and date of publication]. [where permits have been issued, please insert]: "Authorised under Permit Number: [please insert permit numbers e.g. NSW: LTPS/12/10164, ACT: TP12/04589, SA: T12/2384"]". Promoter is Bupa HI Pty Ltd, 33 Exhibition Street, Melbourne VIC 3000. For full terms and conditions visit [insert link].

Commented [MF15]: Please ensure that this link is current and directs people to the privacy policy of the correct Bupa entity.

Commented [MF16]: DRAFTING NOTE – Consult the Guide to Games of Chance table and talk to legal if unsure.

Commented [MF17]: DRAFTING NOTE: Publication of winner requirements are different in every State. Consult legal if you are not sure whether publication is necessary. If not, you can delete this sentence.

Commented [MF18]: DRAFTING NOTE: If our partner plays role in this competition, add the following words to the last sentence: ".....in partnership with [insert legal entity of partner, ABN, address.]"