



## nib MTA Gift Card campaign – Terms & Conditions

### *Who can enter and how to enter*

1. This promotion is open to:
  - a. New Zealand residents aged 18 years old or older;
  - b. Individuals who submit a new policy application for any new nib Ultimate Health, Ultimate Health Max or Easy Health policy between 27 May 2019 and 31 August 2019 (**Promotion Period**) through an nib adviser. The commencement date of the policy must be no later than 14 September 2019; and
  - c. Individuals who still have a nib Ultimate Health, Ultimate Health Max or Easy Health policy with nib nz limited (**nib, we, us or our**), that is not in premium arrears at the time of the Draw Date (defined below),  
  
each an **Eligible Entrant**.

2. This promotion is not open to:
  - a. any employees or family members of nib or its related companies;
  - b. any person who purchases a policy and then subsequently cancels the policy before the Draw Date (defined below); or
  - c. any person who adds an additional person to an existing policy, migrates transfers, or reinstates an existing policy, or adds options to an existing policy.

### *How will winners be selected?*

3. Eligible Entrants will automatically go into the draw, with a winner for each of the 30 Prizes to be drawn on 17 September 2019 (**Draw Date**). Only one entry per policy will be eligible during the Promotion Period. Prize winners will be selected at random from the valid entries.
4. There are 30 prizes in total to be given away during the Promotion Period. Each of the prizes will be a \$500 Motor Trade Association (**MTA**) Gift Voucher (**Prize**).
5. The winner of each Prize and their financial adviser will be contacted by nib via phone and/or email using the contact details provided by the entrants. If a winner cannot be contacted or does not respond by 31 September 2019 after attempted notification, that Prize will be forfeited and awarded to an alternate winner drawn from the remaining valid entries.

### *Claiming a prize*

6. Winners must redeem the MTA voucher online before its expiry date. No extensions are available. Each Prize is subject to availability and terms and conditions of MTA as made available to the winner at the time of booking. Each winner must spend the Prize directly with MTA.
7. There are no additional costs to enter the competition other than the premiums on the purchase of an eligible insurance policy. Any costs associated with an individual entering the competition or redeeming a Prize are the responsibility of the entrant.
8. Acceptance of a Prize by the winner means the winner consents for nib to use their details (such as first name and general location details) and (if provided) photos for promotional and media publicity purposes, including on the nib New Zealand Facebook page, without compensation.

### *Liability*

9. The Prize is not transferable or exchangeable or redeemable for cash.
10. nib and MTA will not be liable for any loss or damage whatsoever (including but not limited to indirect or consequential loss) or for any personal injury or death incurred or sustained as a direct or indirect result of participating in the promotion, winning or use of the Prize.



*Privacy*

11. Entrants agree that by entering the draw their personal details will be stored and otherwise processed by nib for the purposes of administering the competition and for marketing purposes. Entrants consent to receiving commercial electronic messages from nib. Any personal information nib collects will be held and used in accordance with nib's privacy policy which can be found at <https://www.nib.co.nz/about-us/privacy-policy>.

*Our liability to you*

12. To the maximum extent permitted by law, neither we (including our officers, employees and agents) nor any of our affiliate companies or any third parties associated with this Competition, will be liable to you (even if negligent) for any loss or damage (whether direct, indirect, special or consequential, or otherwise), loss, injury or disappointment which you or any other person suffers or sustains in connection with this Competition and/or the Prize. Nothing in this clause limits your rights (if any) under the Consumer Guarantees Act 1993.

*Other things*

13. The Promoter of this competition is nib nz limited of 48 Shortland Street, Auckland, New Zealand, telephone 0800 123 642.
14. Our decisions relating to the competition will be final and no correspondence will be entered into.
15. These terms may be updated or modified by us (provided this doesn't prejudice anyone who has already entered the promotion), and were last updated on 13 May 2019.