

WORLD TEACHERS DAY 2025 COMPETITION: TERMS AND CONDITIONS

The promotion

1. Information on how to enter forms part of these Terms and Conditions of Entry. Entry into Teachers Federation Health Ltd's My Favourite Teacher Competition (Promotion) is deemed acceptance by the entrant of these Terms and Conditions of Entry.
2. The Promoter, Teachers Federation Health Ltd, is a registered private health insurer, trading as Teachers Health (ABN 86 097 030 414) of Level 4, Tower A, 260 Elizabeth Street, Sydney NSW 2000.
3. Nominations open at 12.00am on Wednesday 29th October 2025 and close at 11.59pm on Friday 21st November 2025.
4. Entry into the promotion is open to Australian residents only.

Prize pool

5. The prize pool includes:
 - a. 4x mini prizes – \$250 eGift card; and
 - b. 1x major prize – \$1,000 eGift card (each a 'Prize' and together the 'Prizes').
6. The total prize pool for the draw is valued at AUD \$2,000. For ease of reference the corresponding prizes including the draw dates are listed in the following Draw Date Schedule:

Prize quantity and value	Draw date and time	Announcement date
1 x \$250 eGift card	Monday 1 st December, 10:00AM	Monday 1 st December
1 x \$250 eGift card	Tuesday 2 nd December, 10:00AM	Tuesday 2 nd December
1 x \$250 eGift card	Wednesday 3 rd December, 10:00AM	Wednesday 3 rd December
1 x \$250 eGift card	Thursday 4 th December, 10:00AM	Thursday 4 th December
1 x \$1,000 eGift card	Friday 5 th December, 10:00AM	Friday 5 th December

Eligible Entrants & Nominations

7. Entry into the Promotion is only available to those:
 - a. Who are eighteen (18) years and over; and
 - b. Must not be an employee of the Promoter or its related entities and must not have any immediate family members who are also employees of the Promoter or its related entities. "Immediate family member" means spouse, de facto spouse, child or stepchild (whether biological or via adoption), parent(s) or stepparent(s), brother(s) or sister(s).
8. For nominations to be eligible, nominations must:

- a. Be submitted online via the Teachers Health website - teachershealth.com.au.
 - b. Include the nominated person's first and last name, name of the school they are currently teaching at and class/grade and reason for nomination.
9. There is no limit to the number of nominations you can make.

Privacy & Consent

10. By submitting a nomination, the nominator confirms and warrants that they have obtained the express consent of the nominee to provide the nominee's personal information, including but not limited to their full name and contact information, to the Promoter for the purposes of participating in the competition.
11. The nominator further confirms that the nominee has been informed of how their personal information will be collected, used, and disclosed in accordance with Promoter's Privacy Policy. The nominee's personal information will be used solely for the purposes of administering the competition, including but not limited to verifying eligibility, contacting winners, and delivering prizes, in compliance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs).

Prize Draw, Prize Claiming and Redemption

12. The draw will take place at Teachers Health (ABN 86 097 030 414) of Level 4, Tower A, 260 Elizabeth Street, Sydney NSW 2000 at 10.00AM AEDT as per the Draw Date Schedule listed in clause 6 of these Terms and Conditions.
13. The Promoter may select additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn. The winners will be notified in writing within two (2) business days of the draw.
14. Winners must claim their Prize within fourteen (14) business days following their email notification. If a winner has not claimed their Prize within fourteen (14) business days after the Promoter has made reasonable attempts to contact a winner, their Prize will be forfeited, the relevant entry will be discarded and the Promoter will conduct an unclaimed prize draw on the day following the forfeiting of the Prize, at the same time and place as the original draw, subject to any directions from a regulatory authority. Winners of the unclaimed prize draw, if any, will be notified in writing within two (2) business days of the draw.
15. By accepting their prize, the winner provides the Promoter with permission to disclose their name and email address details to a third party for the purpose of the distribution of the Prize.
16. eGift cards are issued by United Incentives Pty Ltd (ABN 53 157 818 427) t/as GiftPay. eGift cards are subject to the terms and conditions of the card issuer:
giftpay.com.au/egift/info.aspx
17. eGift cards have to be redeemed from GiftPay within thirty-six (36) months for participating merchants' gift cards up to the available balance. This conversion is final and cannot be reversed. For a list of participating merchants, please visit giftpay.com.au/business/egifts.aspx. Redemption of the merchant's gift card is subject to the merchant's terms and conditions, including expiry date as stated on the merchant's gift card.
18. Any ancillary costs associated with redeeming the eGift voucher is not included. Any unused balance will not be awarded as cash.

19. The Promoter reserves the right, at any time, to verify the validity of entries (including their identity, age and place of residence).
20. The Promoter reserves the right, in its sole discretion, to disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise 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.
21. If any nominator requests for their entry to be removed from the draw prior to the Promotion draw date, they can do so by calling 1300 727 538 and they will forfeit their entry into the draw.
22. If any Prize is unavailable, the Promoter, in its discretion, reserves the right to substitute the Prize with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.
23. The Promoter's decision is final, and no correspondence will be entered into.

General

24. 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 or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law:
 - a. to disqualify any entrant; or
 - b. subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion, as appropriate.
25. 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 (Cth), as well as any other implied warranties under the ASIC Act (Cth) 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), 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 Promotion.
26. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and 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:
 - 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, Existing Member or New Member; or
 - f. use of a prize.
27. The Promoter collects personal information ("PI") in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, Prize suppliers and, as required, to Australian regulatory authorities. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at teachershealth.com.au/privacy. The Privacy Policy also contains information about how nominator or winner may opt out, access, update or correct their PI, how they 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. The Promoter may disclose PI to entities outside of Australia – see Privacy Policy for details.