

NAB Goodies 2026 Toyota AFL Grand Final Competition

Terms and Conditions

Promoter	National Australia Bank Limited (ABN 12 004 044 937), Level 28, 395 Bourke Street, Melbourne, VIC 3000.
Competition Period	12.01am (AEST) on 03/08/2026 to 11.59pm (AEST) on 30/08/2026.
Who can enter?	Only Australian residents who: (a) are aged 18 or over; (b) can take the prize in Melbourne, Victoria for the 2026 Toyota AFL Grand Final between 25/09/2026 – 27/09/2026 (inclusive); (c) hold a valid personal NAB Visa debit card, NAB Visa credit card or NAB Now Pay Later digital card (Eligible NAB Card); and (d) are eligible for, and enrolled into, the NAB Goodies program. Enrolment in the NAB Goodies program (and, consequently, participation in this competition) is subject to the terms and conditions which apply to NAB Goodies available at nab.com.au/personal/goodies/terms-conditions, as amended from time to time. Eligibility for entry into the competition is subject to your Eligible NAB Card being open and valid, and any linked account(s) being open and not in default for the duration of the Competition Period and up until the draw date of 04/09/2026. You will become ineligible for entry into the competition if you cancel, block or replace your Eligible NAB Card (including due to transfers to another NAB product, loss or theft) at any time prior to the prize being credited to your nominated eligible personal NAB transaction account.
Who can't enter?	Employees, directors, officers, management and contractors of the agencies, companies or participating premises directly involved in the planning, execution or conduct of this competition. For the avoidance of doubt: • NAB employees (and their immediate families) are eligible to enter, except for any employees directly involved in the planning, execution or conduct of this competition; and • NAB employees (and their immediate families) of the Promoter that are classified as Group 5 employees (Senior Managers and above) are not eligible to enter the competition, regardless of whether these employees are directly associated with the conduct of the competition.
Where will the competition run?	The competition will run in the NAB App, available from the Apple App Store and Google Play Store. Installation and use of the NAB App is subject to the terms and conditions of the NAB App, available at www.nab.com.au/important-information/personal/internet-banking-terms-conditions, and the relevant Apple App Store and Google Play Store terms, which may change from time to time.
Qualifying Purchase	Spend \$50 or more on your Eligible NAB Card, in a single transaction. For clarity, if you spend \$100 on your Eligible NAB Card in a single transaction, you will only receive 1 entry.
Entry instructions	You must, during the Competition Period: (a) if you have not already, download the NAB App and locate the NAB Goodies section of the NAB App (eligibility for enrolment in the NAB Goodies program is subject to the applicable terms and conditions at www.nab.com.au/personal/goodies/terms-conditions); (b) tap 'Activate' on the 'NAB Goodies 2026 Toyota AFL Grand Final Competition' tile in the NAB Goodies section of the NAB App to activate the offer (Offer); and (c) make a Qualifying Purchase after activating the Offer,

	to automatically receive 1 entry into the draw. For clarity: • you will receive 1 entry for each Qualifying Purchase transaction; and • there is no limit to how many Qualifying Purchases you can make, or on the number of entries you can receive. However, you will only receive 1 entry for each separate Qualifying Purchase transaction. For example, if you spend \$100 on your Eligible NAB Card in a single transaction, you will only receive 1 entry for that Qualifying Purchase. The Promoter is not responsible if your mobile device/desktop is not sufficiently capable for the purpose of submitting an entry.
How many winners will there be and how will they be chosen?	There will be 4 winners determined in respect of this competition. There will be 1 draw conducted. The draw will be held at 10am (AEST) on 04/09/2026 at Gadens Lawyers, L13 447 Collins Street, Melbourne VIC 3000. The first 4 valid entries drawn randomly from the entries received during the Competition Period will each win a prize. The Promoter may draw additional reserve entries in a draw and record them in order, in case a winning entry/entrant is deemed invalid or a prize is unclaimed (Reserve Entrants).
What can I win?	There are 4 prizes available. Each prize will be a trip for the winner and 1 adult companion to attend the 2026 Toyota AFL Grand Final in Melbourne, Victoria from 25/09/2026 – 27/09/2026 (inclusive) valued at up to \$13,817.62, based on the winner's point of departure, which includes the following for the winner and their companion: (a) return economy airfares (including airfare taxes) from your nearest Australian capital city to Melbourne and return transfers between Melbourne airport and the accommodation; (i) if the winner is a Victorian resident, the winner and their companion may receive a fuel or Uber voucher for travel between their home and the accommodation and a voucher for parking at the accommodation (if applicable, and at the Promoters discretion); (b) 2 nights' accommodation in a min 4-star hotel (as determined by the Promoter & rooms may differ) including breakfast from 25/09/2026 – 27/09/2026; (c) 2 General Admission tickets (1 for the winner and 1 for their companion) to the 2026 Toyota AFL Grand Final at the Melbourne Cricket Ground, Victoria on 26/09/2026; (d) 2026 Toyota Landcruiser Grand Final Village pre-match hospitality on 26/09/2025 for the winner and their companion; and (e) \$500 pre-paid Visa gift card spending money for the winner only. For the avoidance of doubt, the prize winner and their companion must travel together to take the prize and must make their own way to and from the relevant departure point and return point at their own expense. Any ancillary costs associated with redeeming the Visa gift card are not included. Redemption of the Visa gift card is subject to the terms and conditions associated with the Visa gift card. <i>The prize is subject to any applicable law or guidelines including in relation to any travel/government restrictions/directives, border closures, health advice and the like.</i> You must provide these Terms and Conditions to your companion. By accepting or participating in the major prize, your companion must accept these Terms and Conditions
Total prize pool	The total prize pool is valued at up to \$55,270.48.

How many times can I enter?	You can enter multiple times, provided you only enter once per Qualifying Purchase transaction. See "Entry instructions" section above for further details. Max 1 prize per person, due to the nature of the prize an entrant can only win a prize once. Each entry must be submitted separately in accordance with these Terms and Conditions.
How and when will the winner/s be informed?	Winners will be notified by phone and in writing by email within 7 days of determination and will have their first name initial, last name and postcode published on www.nab.com.au/aflcompetition (Website) by 10/09/2026 for a period of 28 days.
Unclaimed prize/s	Prize claim date: <u>By 9am (AEST) on 15/09/2026.</u> Unclaimed prize determination: 10am (AEST) on 15/09/2026 at the same location as the original draw. If a prize has not been accepted or claimed by the prize claim date above or if, after making all reasonable attempts, the Promoter can't contact a winner (or a winner does not contact the Promoter) by the prize claim date above, the relevant entry/ies will be discarded and the Promoter will either re-award the relevant prize/s to Reserve Entrant/s and/or carry out an unclaimed prize draw at the date, time and place stated above to randomly distribute the prize/s amongst valid entrants who (if possible) have not already won an unclaimed prize. Any winners will be informed by phone and in writing by email within 7 days of determination and will also have their first name initial, last name and postcode published on the Website on 22/09/2026 for a period of 28 days. If any prize remains un-won at the end of this competition, or if a prize winner cannot be found, that information will be published on the Website on 15/10/2026.
Collection and use of your personal information	If you are a winner, you/your companion must take part in all publicity, photography and other promotional activity as the Promoter requires, without any compensation. You/your companion consent to the Promoter using your name, likeness, image and/or voice in any promotional or advertising activity for the purpose of promoting this competition (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter. The Promoter may collect your/your companion's personal information directly or through the Promoter's agents or contractors. The Promoter will use your/your companion's personal information to conduct and manage the competition and the award of any prize. The Promoter may disclose your personal information to the Promoter's related companies, agents and contractors to assist in conducting this competition, communicating with you or storing data. This may include disclosures to organisations outside Australia including in places such as New Zealand, India, China, Japan, Singapore, Indonesia, Vietnam, the United Kingdom, France and the United States, Netherlands, the Philippines, Malaysia, Israel, Canada, Switzerland, Ireland and South Africa. Where you have consented to receive marketing from the Promoter, you consent to the Promoter keeping your personal information on its database to use for future marketing purposes, including contacting you by electronic messaging provided that where required by the Spam Act 2003 (Cth), the Promoter includes a functional unsubscribe facility in each direct marketing communication it sends you that you may use to opt-out of any further such communications and provided that the functional unsubscribe facility complies with the Spam Regulations 2021 (Cth). By entering, you consent to receive email or SMS messages from the Promoter without any functional unsubscribe facility if they relate primarily to the conduct of this competition. The Promoter's Privacy Policy (see www.nab.com.au/common/privacy-policy) includes information about: (a) how to seek access to the personal information the Promoter holds about you and seek correction of the information; and (b) how to complain about a privacy breach and how the Promoter will deal with such a complaint.
AFL Authorised GF Competition	AFL Authorised GF Promotion: GFAFL26/116

Permit numbers	Authorised under: ACT Permit No. TP26/01626 SA Licence No. T26/1253 NSW Authority No. TP/04379
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- 1 These Terms and Conditions incorporate and must be read together with the details outlined in the table above. Information about prizes and how to enter forms part of these Terms and Conditions. By entering, you accept these Terms and Conditions.

Entry

- 2 Your entry must be received during the Competition Period and will be deemed to be received only when received by the Promoter. If you return any product/s purchased as part of your Qualifying Purchase your entry may be deemed invalid at the Promoter's discretion (unless the product is defective). The Promoter is not liable for any problems with communications networks outside its reasonable control. You are responsible for your own costs associated with entering. If you enter using automatically generated entries or multiple phone numbers/email addresses/addresses/aliases, you may be disqualified.

Prizes

- 3 Prizes and all elements of prizes must be taken as specified, as and when offered and cannot be altered or changed in any way by you or will be forfeited, and if forfeited, the Promoter will not be liable. If you forfeit the prize or any element of the prize for whatever reason, you will not be given cash or any alternative prize as a substitute. Prize/s are subject to any additional terms and conditions imposed by the relevant supplier or the Promoter, including, as relevant:
 - (a) validity period/s;
 - (b) booking and availability of flights, accommodation and events;
 - (c) conditions of travel and conditions of entry into any event venues (including behaviour requirements, health and safety requirements and applicable dress codes);
 - (d) conditions of ticket validity and any restrictions on ticket on-sale or transfer;
 - (e) travel dates and specified travel exclusion periods;
 - (f) any additional fees (payable by you) relating to changes made by you/your companion to a travel/event prize after it has been booked; and
 - (g) a requirement to present your credit card when checking in to accommodation.
- 4 You/your companion/s are responsible for all other unspecified costs related to the prize, including meals, transport, insurance (including excesses), in-room charges, additional taxes, mobile or data plans, installation costs, costs associated with ongoing use of the prize, etc. Event tickets can only be used once and will be deemed invalid if copied. The Promoter does not control entry to the relevant event location. The winner/s must keep their tickets safe and the Promoter will not replace lost or stolen tickets.
- 5 The Promoter is not responsible for any dispute between you and any person with whom you choose to, or choose not to, share a prize.
- 6 Where relevant, the Promoter accepts no responsibility if one or more of the events or activities awarded as part of the prize are abandoned, called off or postponed for any reason beyond the Promoter's reasonable control. In that case you/your companion/s forfeit your entitlement to that event/activity and the Promoter may provide another item of equal or higher value, subject to any necessary approval by the state/territory gaming authorities. Similarly, while the Promoter will make all reasonable efforts to ensure the participation of any specified celebrity/ies in the prize element/s, the Promoter and prize suppliers exclude, so far as legally permissible, all liability if for any reason the celebrity/ies do not attend the prize element/s due to circumstances beyond the reasonable control of the Promoter and prize suppliers (e.g. illness). Unless otherwise specified by the Promoter, you will not be given cash or any alternative prize as a substitute for this altered prize element.

General

- 7 Any material failure by you or (if applicable) your companion/s to comply with the conditions imposed by the prize supplier(s) may result in the prize being cancelled or withdrawn without liability for the Promoter or the prize supplier(s).
- 8 For event-based/travel prizes, you accept (and you must ensure (if applicable) your companion/s accept) that some aspects of the prize may be inherently risky and that the prize may involve dangerous activities.
- 9 If specified, in order to participate in the activity/activities awarded as part of the prize, you must comply (and you must ensure your companion/s comply) with any applicable conditions (e.g. height, weight,

- health and fitness requirements). You must ensure that you/your companion/s are healthy and fit enough to take the prize. You must follow (and must ensure your companion/s follow) all requirements of the people responsible for managing the relevant activity/ies.
- 10 You must (and you must ensure your companion/s), if required by the Promoter, sign disclaimer and release forms provided by the Promoter in favour of the Promoter and other parties before taking the prize. If you or any companion/s do not sign, your entry will be deemed invalid and you will lose any entitlement to a prize.
- 11 If you or your entry are deemed by the Promoter to breach these Terms and Conditions materially including if the prize is on set dates and you are unable to take the prize on the relevant date/s, your entry (or at the Promoter's discretion, all of your entries) may be discarded. The Promoter may, at any time, require you to produce documentation to establish to the Promoter's reasonable satisfaction the validity of your entries and/or verifying your identity (including documentation establishing your identity, age, place of residence and place of employment). Failure by the Promoter to enforce any of its rights at any stage does not waive those rights.
- 12 You must not (and you must ensure your companion/s do not):
- (a) tamper with the entry process (including but not limited to manipulating the system via bots, script use, or any other means to circumvent the entry process);
 - (b) engage in any conduct that may jeopardise the fair and proper conduct of the competition;
 - (c) act in a disruptive, annoying, threatening, abusive or harassing manner;
 - (d) do anything that may diminish the good name or reputation of the Promoter or any of its related entities or of the agencies or companies associated with this competition;
 - (e) breach any law; or
 - (f) behave in a way that is otherwise inappropriate.
- 13 If companion/s can take the prize with you, you are responsible for your companion/s and the Promoter may disqualify all entries from, and prohibit further participation in this competition by, you or any or all of your companion/s if they materially breach these conditions, whether or not legally bound by them.
- 14 If you (or your companion/s, if applicable), in the reasonable opinion of the Promoter (and/or a medical professional, as relevant to the circumstances), are intoxicated, under the influence of alcohol or any other drug, behave aggressively or offensively, or behave in a manner which may diminish the good name or reputation of the Promoter or any of its related entities or the agencies or companies associated with this competition, is contrary to law or is otherwise inappropriate, the Promoter may cancel the prize or restrict you (and your companion/s) from participating in any elements of the prize, at its discretion.
- 15 The Promoter is not liable for entries, prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted for reasons outside the Promoter's reasonable control, including failure of any third parties to forward entry forms for inclusion in the draw, where relevant.
- 16 If any dispute arises between you and the Promoter concerning the conduct of this competition or claiming a prize, the Promoter will take reasonable steps to consider your point of view, taking into account any facts or evidence you put forward, and to respond to it fairly within a reasonable time. In all other respects, the Promoter's decision in connection with all aspects of this competition is final.
- 17 Prizes cannot be transferred or exchanged nor (except where cash is specified) redeemed for cash. Without limiting any other term of these Terms and Conditions, all prizes (and elements of prizes) must be taken as and when specified, or will be forfeited with no replacement. The prize values are correct as at the date of preparing these Terms and Conditions and include any applicable GST. The Promoter is not responsible for any change in prize value. You agree that if a prize (or element of a prize) is unavailable for any reason the Promoter may provide another item of equal or higher value, subject to any necessary approval by the state/territory gaming authorities.
- 18 By entering, you request that your full address not be published.
- 19 If this competition cannot run as planned for any reason beyond the Promoter's control (for example due to software, hardware or communications issues, unauthorised intervention, tampering, fraud or technical failure, government directives, a pandemic, public health orders and the like), the Promoter may end, change, suspend or cancel the competition or disqualify affected entries/entrants, subject to any necessary approval by the state/territory gaming authorities.
- 20 The Promoter is not responsible for any tax implications arising from you winning a prize. You should seek independent financial advice. If for GST purposes this competition results in any supply being made for non-monetary consideration, you must follow the Australian Taxation Office's stated view that where the parties are at arm's length, goods and services exchanged are of equal GST inclusive market values.

Liability

- 21 You may have consumer rights under statute including under the *Competition and Consumer Act 2010* (Cth), which may be relevant to any issue or problem you encounter in relation to this competition and cannot be excluded or restricted. Nothing in these Terms and Conditions excludes or restricts those rights. See www.accc.gov.au for more information about those rights.
- 22 Subject to the previous paragraph, the Promoter and the agencies and companies associated with this competition are not liable (including in negligence) for any loss (including indirect, special or consequential loss or loss of profits), expense, damage, personal injury (including allergies, skin conditions or other reactions, as relevant), illness or death suffered in connection with this competition or any prize, except for any liability which under statute cannot be excluded (in which case that liability is limited to the greatest extent allowed by law).
- 23 Without limiting the previous paragraphs, the Promoter and the agencies and companies associated with this competition are not liable for any loss of, damage to or delay in delivery of prize/s, or for any damage that occurs to displayed prize/s (where relevant), due to circumstances beyond the Promoter's reasonable control. Unless otherwise specified, prize/s will only be delivered to addresses in Australia.
- 24 This competition is in no way sponsored, endorsed or administered by, or associated with any social media platform, including Facebook, Instagram, Tik Tok and X. You provide your information to the Promoter and not to any social media platform. You completely release any relevant social media platforms from any and all liability.