

NAB GOODIES FIRST BIRTHDAY COMPETITION

TERMS AND CONDITIONS

1. Information on how to enter the NAB Goodies First Birthday Competition ("**Competition**") and details of the prizes form part of these Terms and Conditions. By participating in this Competition, Entrants accept these Terms and Conditions.
 2. Entry into the Competition is only open to eligible Entrants, being Australian residents aged 18 years or over ("**Entrants**") who hold a valid personal NAB Visa debit card, NAB Visa credit card or NAB Now Pay Later digital card ("**Eligible NAB Card**").
 3. Eligibility for entry into the Competition is subject to the Entrant's Eligible NAB Card being open and valid, and any linked account being open and not in default for the duration of the Competition Period. Entrants will become ineligible for entry into the Competition if they cancel, block or replace (including due to transfer of product, loss, or theft) their Eligible NAB Card at any time prior to the reward being credited to their card or to the linked account.
 4. Employees of the Promoter (or any of its related entities or the agencies or companies) who are directly associated with the conduct of the Competition are not eligible to enter.
 5. Entries into the Competition open on Monday, 21 July 2025 at 12:00am AEST and close on Sunday, 17 August 2025 at 11:59pm AEST ("**Competition Period**").
 6. To be eligible for entry into the Competition, Entrants must complete the following steps:
 - Have access to NAB Goodies in the NAB app. Enrolment eligibility applies as per [NAB Goodies "My Offers" Terms and Conditions](#); and
 - Activate any offer from Ampol, Doordash, Milkrun, or David Jones within the NAB Goodies section of the NAB app; and
 - Redeem, and receive cashback from, any of the NAB **Goodies First Birthday Partner Offer(s)**, using their Eligible NAB Card and pursuant to the terms and conditions that apply to their selected NAB Goodies First Birthday Partner Offer(s).
- "**NAB Goodies First Birthday Partner Offer(s)**" include offers from the following merchants: Dan Murphys, Ampol participating locations, The Coffee Club, Milkrun, JBL, Jurlique, Tony Bianco, Famous Nutrition, Vision Direct, David Jones, The Cheesecake Shop, Canningvale, White & Co, DoorDash, NOVO Shoes, Bloomeroo, Shoes and Sox, Emma Sleep, Clarks, Special Gift Cards, Kenwood. For a full list of NAB Goodies First Birthday Partners, visit nab.com.au/NABGoodiesBirthday.
7. The list of NAB Goodies First Birthday Partner Offers at nab.com.au/NABGoodiesBirthday may vary over the Competition Period. Offers that appear in NAB Goodies from merchants not listed on nab.com.au/NABGoodiesBirthday are not eligible offers for the purposes of entry to the Competition.
 8. To receive one (1) automatic entry into the draw, Entrants must, during the Competition Period, activate any Ampol, Doordash, Milkrun or David Jones offer, and redeem, and receive cashback from, any of the NAB Goodies First Birthday Partner Offers.
 9. One cashback amount from a NAB Goodies First Birthday Partner Offer earns each Entrant one (1) Competition entry, with a maximum of four (4) entries during the Competition Period. Each Entrant is only entitled to a maximum of four (4) Competition

entries, regardless of the number of NAB Goodies First Birthday Partner Offers that are redeemed by the Entrant.

10. The number of NAB Goodies First Birthday Partner Offers received by each Entrant will vary, based on the Entrant's NAB account activity. Notwithstanding, all Entrants will receive a minimum of four (4) NAB Goodies Birthday Partner Offers to ensure equal opportunity to enter the Competition.
11. Each NAB Goodies First Birthday Partner Offer has specific terms and conditions that must be met for a purchase to be eligible for a cashback amount under that NAB Goodies First Birthday Partner Offer. These terms and conditions are located in the NAB Goodies section of the NAB app.
12. Entrants will only qualify for a Competition entry once the cashback amount from a redeemed NAB Goodies First Birthday Partner Offer has been credited to the Entrant's account.
13. Payments made using another third-party establishment or payment processor to which the Eligible NAB Card or linked account is connected will **not** be eligible for entry into this Competition. This includes (but is not limited to) PayPal, AfterPay, Stripe, Shopify or BPAY®. Payments made using a NAB Business Visa Debit or NAB Business Visa Credit cards will **not** be eligible for this promotion.
14. There are two (2) Prizes to be won:
 - The first valid entry drawn will win \$100,000 AUD.
 - The second valid entry drawn will win \$10,000 AUD.
15. The total prize pool value is \$110,000 AUD. The Prizes are not transferable.
16. The Prizes will be credited via electronic funds transfer to the winner's NAB card or NAB linked account where the winning transaction occurred.
17. Only one (1) Prize is permitted per winner.
18. Incomplete transactions and transactions that are reversed, refunded or cancelled will be ineligible for entry into the Competition. In these circumstances, the winner will forfeit any right to a prize.
19. The Promoter reserves the right, at any time, to verify the validity of entries and Entrants (including an Entrant's identity, age and place of residence) and 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.
20. If there is a dispute as to the identity of an Entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the Entrant.
21. The draw will take place at 447 Collins Street, Melbourne VIC 3000 on Wednesday, 05 November 2025 at 10am AEDT. The Promoter may draw additional reserve entries on this date and record them in order, in case an invalid entry or ineligible entrant is drawn, or a Prize is unclaimed (**Reserve Entrants**). Winners will be notified by telephone and in writing by email within seven (7) days of the draw, by Wednesday, 12 November 2025. The Prize(s) must be claimed by 5:00pm AEDT on Wednesday, 19 November 2025.
22. Winner names (first initial, surname and postcode) will be published online at **nab.com.au/NABGoodiesBirthday** by Thursday, 06 November 2025.

23. The Promoter's decision is final, and no correspondence will be entered into.
24. If for any reason any Prize(s) remain unclaimed by 5:00pm AEDT on Wednesday, 19 November 2025, the relevant entries 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 447 Collins Street, Melbourne VIC 3000 on Thursday, 20 November 2025 at 10am AEDT to randomly distribute the Prize/s amongst valid entrants who (if possible) have not already won an unclaimed Prize.
25. Unclaimed prize draw winners will be notified by telephone within seven (7) days of the re-draw and in writing by email, and their details (first initial, surname and postcode) will be published online at **nab.com.au/NABGoodiesBirthday** by Tuesday, 25 November 2025.
26. 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 nab.com.au/NABGoodiesBirthday on Friday, 19 December 2025.
27. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting the Competition (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
28. If the 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, 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 Competition, as appropriate.
29. 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, as well as any other implied warranties under the ASIC Act 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 Competition.
30. The Promoter is not responsible for any tax implications arising from Prize winnings. Winners should obtain independent taxation advice to determine how this may affect their circumstances.
31. Personal information of Entrants will be used by NAB, and may be disclosed to its agents, solely to conduct the competition and distribute the Prize. For more information about NAB's privacy practices, including how to request access to personal information held by it and/or request that it be corrected, view NAB's Privacy Policy at www.nab.com.au/privacypolicy or call 13 22 65 (or 1300 363 647 for hearing impaired individuals with telephone typewriters).
32. NAB may request winners to provide proof of identity and proof of residency at the nominated Prize delivery address (if applicable). Identification considered suitable for verification is at the discretion of NAB.
33. The Promoter is National Australia Bank Limited ("NAB") (ABN 12 004 044 937) of Level 28, 395 Bourke Street, Melbourne, VIC 3000 Australia, ph: 13 22 65 ("**Promoter**").

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NSW Authority No. TP/04379. SA Permit No. T25/990. ACT Permit No. TP 25/01530.