

## Swans Hub (Rounds 6 - 24) Promotion Terms & Conditions ("Conditions of Entry")

Schedule			
Promotion:	Swans Hub (Rounds 6 - 24) Promotion		
Promoter:	QBE Management Services Pty Ltd ABN 92 004 800 131, Level 18, 388 George Street, Sydney, NSW 2000, Australia, Sydney, NSW 2000, Australia. Ph: 0282759999  For any inquiries regarding this Promotion, please contact the Promoter via corporate@qbe.com or on 0282759999		
Entry Periods:	Entry Period	Start Date & Time	End Date & Time
	1	15/04/24 at 06:00 pm AEST	21/04/24 at 11:59 pm AEST
	2	24/04/24 at 06:00 pm AEST	04/05/24 at 11:59 pm AEST
	3	08/05/24 at 06:00 pm AEST	17/05/24 at 11:59 pm AEST
	4	03/06/24 at 06:00 pm AEST	09/06/24 at 11:59 pm AEST
	5	24/06/24 at 06:00 pm AEST	As advertised in promotional material
	6	08/07/24 at 06:00 pm AEST	As advertised in promotional material
	7	22/07/24 at 06:00 pm AEST	As advertised in promotional material
	8	05/08/24 at 06:00 pm AEST	As advertised in promotional material
	9	19/08/24 at 06:00 pm AEST	As advertised in promotional material
Eligible entrants:	Entry is only open to Australian residents. Entrants under the age of 18 must have parent or legal guardian approval to enter.		
How to Enter:	To enter the Promotion, the entrant must complete the following steps during an Entry Period: a) visit qbeswanshub.com.au, follow the prompts to the Promotion entry page; and fully complete and submit the online entry form with their personal details (first name, last name, email address and phone number); and b) follow the instructions as prompted to play the game for that corresponding Entry Period (each a ‘Game’).		
	The entrant must fill out the online entry form for every entry.		
Game Mechanics and Winner Determination:	A variety of games will be hosted on the promotional website across the Promotional Period, including a ‘Live Trivia Game’ and a ‘Face Mash Game’, as set out below (each a “Game”). The other games featured on the promotional website are subject to a separate set of Terms and Conditions (a link to which will appear in conjunction with these games).		
	Entry Period	Game	
	1	Live Trivia Game	
	2	Live Trivia Game	
	3	Face Mash Game	
	4	Live Trivia Game	
	5	Face Mash Game	
	6	Live Trivia Game	
	7	Face Mash Game	
	8	Live Trivia Game	
	9	Live Trivia Game	
	<b>Live Trivia Game Details:</b>		
	- The entrant will be prompted with five (5) trivia questions relating to the 2024 AFL Season, the Sydney Swans team and/or the Promoter. Each entrant will be given thirty (30) seconds to answer all questions. Each correct answer will earn the entrant point(s) (based on how fast each question is answered).		
- There is a limit of one (1) trivia game play permitted per person (de-duped by email address and phone number) for each applicable Entry Period.			

	<ul style="list-style-type: none"><li>- A live leaderboard will be visible on the promotional website tracking all of the participants' scores and ranking (for each Live Trivia Game Entry Period).</li><li>- <b>For Entry Periods 1, 2, 4, 6 and 8:</b> The entrant at the top of the leaderboard at the end of each Live Trivia Game Entry Period will win the corresponding prize for that Entry Period (as outlined below).</li><li>- <b>For Entry Period 9:</b> The two (2) entrants at the top of the leaderboard will win the corresponding prize for Entry Period 9.</li><li>- <b>Tie Breaker Mechanic:</b> In the case of a tie for any prize, the respective tied entrants will be entered into a draw. The draw, if required, will take place at Komo Technologies Pty Ltd, Level 37, 152 St Georges Terrace, Perth, WA, 6000, Perth WA 6000, Australia at 12:00 pm AWST within seven (7) days of the corresponding Entry Period end date (by computerised random selection). The first valid entry/ies (as applicable) drawn will win the corresponding prize. In the event the drawn winner does not accept or claim their prize within one (1) month of the draw, the Promoter will award the prize to the next entry drawn, and so on.</li></ul> <p><b>Face Mash Game Details:</b></p> <ul style="list-style-type: none"><li>- <b>For Entry Periods 3, 5 and 7:</b> The entrant will be prompted with a 'face mash' photo of three Sydney Swans players. Entrants who correctly guess the Sydney Swans players (by selecting their answer from the choices provided) will be entered into the draw.</li><li>- There is a limit of one (1) guess permitted per person (de-duped by email address and phone number) for each applicable Entry Period.<ul style="list-style-type: none"><li>o The draw will take place at Komo Technologies Pty Ltd, Level 37, 152 St Georges Terrace, Perth, WA, 6000, Perth WA 6000, Australia at 12:00 pm AWST within seven (7) days of the corresponding Entry Period end date (by computerised random selection).</li><li>o The first valid entry drawn will win the corresponding prize for that Entry Period (outlined below).</li><li>o The draw conductor may draw additional reserve entries in case an invalid entry or entrant is drawn.</li></ul></li></ul>
<b>Entries permitted:</b>	Multiple entries permitted subject to the following: a) limit one (1) entry one person (de-duped by email address and phone number) per Game for each Entry Period; and b) each entry must be submitted separately and in accordance with the entry instructions above.
<b>Total Prize Pool:</b>	AUD \$6,850.00

Prize Description	Number of this prize	Value (per prize)	Winning Method
<b>Entry Period 1 and Entry Period 7 Prize:</b> The prize is a \$100 merchandise voucher, redeemable at sydneyswans.com.au.	2 (1 for Entry Period 1; and 1 for Entry Period 7)	AUD\$100.00	Live Trivia Game (Entry Period 1); and Face Mash Game (Entry Period 7)
<b>Entry Period 2 Prize:</b> The prize is a meet and greet experience with the Sydney Swans Team; and a football for the players to sign during the meet and greet experience.	1	AUD\$1,150.00	Live Trivia Game
<b>Entry Period 3 Prize:</b> The prize is a Marn Grook guernsey signed by the Sydney Swans captain.	1	AUD\$1,000.00	Face Mash Game
<b>Entry Period 4 Prize:</b> The prize is a Sydney Swans Game experience for the winner and a friend which includes: <ul style="list-style-type: none"><li>• a boundary tour for 2 people;</li><li>• 2 hats signed by a Sydney Swans Team player (determined by the Promoter); and</li><li>• 2 x general admission tickets to a 2024 Sydney Swans AFL match of the winner's choice at the Sydney</li></ul>	1	AUD\$800.00	Live Trivia Game

Cricket Ground (excluding finals and subject to availability).				
<b>Entry Period 5 Prize:</b> The prize is a starter pack which includes a Sydney Swans scarf, a guernsey signed by a Sydney Swans Team player (determined by the Promoter), a football and a hat (1 size only).	1	AUD\$1,150.00	Face Mash Game	
<b>Entry Period 6 Prize:</b> The prize is a match day football from the Sydney Swans vs North Melbourne game*.  *The game is subject to change at the Promoter's discretion.	1	AUD\$1,000.00	Live Trivia Game	
<b>Entry Period 8 Prize:</b> The prize is a guernsey signed by the Sydney Swans leadership team.	1	AUD\$750.00	Live Trivia Game	
<b>Entry Period 9 Prize:</b> The prize is a \$400 Sydney Swans voucher, redeemable for any merchandise and/or membership.	2	AUD\$400.00	Live Trivia Game	
<b>Prize Conditions:</b>	<p><b>Entry Period 1, Entry Period 7 and Entry Period 9 Prize Conditions:</b> Any ancillary costs associated with redeeming any voucher are not included. Any unused balance of the voucher will not be awarded as cash. Redemption of the voucher is subject to any terms and conditions of the issuer including those specified on the voucher.</p> <p><b>Entry Period 2 Prize Conditions:</b> The exact meet and greet experience ("Experience") date will be of winner's choice, subject to the Sydney Swans team's availability. In the event the Sydney Swans team is unavailable on the date of the Experience chosen by the winner, the Promoter will provide the winner a list of available dates for the winner to choose from.</p> <p><b>Entry Period 4 Prize Conditions:</b></p> <ul style="list-style-type: none"> <li>This prize is for or relates to tickets at a Sydney Swans AFL regular season match at the Sydney Cricket Ground (the "Event"). If the winner is unwilling or unable to attend at the selected time, they forfeit the prize and the Promoter is not obliged to substitute the prize.</li> <li>The exact Sydney Swans AFL match date of the winner's choice is subject to ticket availability. In the event the date of the Event chosen by the winner is unavailable, the Promoter will provide the winner a list of available dates for them to choose from.</li> <li>The Event ticket prizes are subject to the event venue and ticket terms and conditions, including any applicable age restrictions. The Promoter and event organisers hereby expressly reserve the right to eject any winner and/or his/her companion for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize.</li> <li>All costs associated with travel to and from the Event will be the responsibility of the winner and their guest for the prize.</li> <li>During the entire duration of the prize, a nominated parent/guardian must accompany any person under 18 years of age.</li> </ul>			
<b>Winner notification:</b>	The winners will be contacted by email within seven (7) days of being determined. The winners will be published at <a href="http://qbeswanshub.com.au">qbeswanshub.com.au</a> within seven (7) days of being determined.			
<b>Unclaimed Prizes:</b>	<p><b>In the case of Face Mash Games:</b> Prizes must be claimed within two (2) months of the corresponding draw ('Claim By Date'). In the event of an unclaimed prize, the prize will be redrawn one (1) business day after the Claim By Date at 12:00 pm AWST at Komo Technologies Pty Ltd, Level 37, 152 St Georges Terrace, Perth, WA, 6000, Perth WA 6000, Australia. The winners of the redraw will be notified by using the contact details on file with the Promoter, includes in writing, account within seven (7) days of the redraw.</p> <p><b>In the case of Live Trivia Games:</b></p>			

	<p>In the event of an unclaimed prize, the Promoter may at its discretion assign the prize to the next entry in the leaderboard, or withdraw the prize unawarded. The Promoter is under no obligation to award any unclaimed Live Trivia Game prizes.</p> <p>The redraw winners (if applicable) will be published at <a href="https://qbeswanshub.com.au">qbeswanshub.com.au</a> within seven (7) days of being determined.</p> <p>If there are no prize winner/s or winner/s for this Promotion cannot be found, this information will be published at <a href="https://qbeswanshub.com.au">qbeswanshub.com.au</a>.</p>
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1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
2. The Promotion will run during the Entry Periods outlined above. Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. Valid and eligible entries will only be accepted within each Entry Period.
4. Employees (and their immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, businesses involved in determination of winner/s for the Promotion, businesses involved in the management of the Promotion, any organisation benefiting from the Promotion, the Promoter's distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "Immediate family member" 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.
5. If a prize is won by a person under the age of 18, the prize may be awarded to the winner's parent or guardian and where applicable to the prize a nominated parent/guardian must accompany any person under 18 years of age.
6. All reasonable attempts will be made to contact each winner.
7. The Promoter will ensure any draw is open for public scrutiny and anyone may witness the draw on request. The winner of any drawn prize is determined by chance.
8. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize within a reasonable time, as specified by the Promoter, or is unavailable at the designated time for the Event, they forfeit the prize and the Promoter is not obliged to substitute the prize.
9. The value of the prizes is accurate and based upon the recommended retail value of the prizes (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.
10. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
11. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and specification, subject to any written directions of a regulatory authority.
12. No entry fee is charged by the Promoter to enter the Promotion. Where entry is allowed online, there is no additional cost to enter the Promotion other than any cost paid by the entrant to access the website or social media platform of entry via their Internet service provider.
13. Each prize will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
14. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter will handle personal information in accordance with its privacy policy which is located at <https://www.qbe.com/au/about/governance/privacy-policy>. The Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrants' personal information to third parties

including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion and to the State and Territory lottery departments as required under the relevant lottery legislation. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion.

15. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and State/Territory or postcode of residence.
16. It is a condition of accepting the prize that a winner (or their parent or legal guardian if under the age of 18) may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize. If a winner is under the age of 18, a nominated parent or legal guardian of the winner will be required to sign the legal release on the winner's behalf.
17. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry in the event of any inconsistency. To the extent permitted by law the Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.
18. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
19. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
20. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). In the event that a winner cannot provide suitable proof as required by the Promoter to validate their entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.
21. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion or claiming a prize, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved the Promoter's decision will be final.
22. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or wilful misconduct) in connection with this Promotion, accepting or using any prize (or recommendation) or activities associated with the prize. For the sake of clarity, this clause shall not apply where the Promoter has contributed to or caused such loss, expense, damage, personal injury or death and shall not apply to any liability which cannot be excluded by law (in each case the Promoter's liability is limited to the minimum allowable by law).
23. The winner(s) will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
24. Unless otherwise specified, a prize is a single event for the winner (and where relevant their guest) and cannot be separated into separate events or components.
25. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
26. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.

## QBE Swans Hub (Prediction Game) Promotion Terms & Conditions ("Conditions of Entry")

Schedule			
<b>Promotion:</b>	QBE Swans Hub (Prediction Game) Promotion		
<b>Promoter:</b>	<p>QBE Management Services Pty Ltd ABN 92 004 800 131, Level 18, 388 George Street, Sydney, NSW 2000, Australia, Sydney, NSW 2000, Australia. Ph: 0282759999</p> <p>For any inquiries regarding this Promotion, please contact the Promoter via corporate@qbe.com or on 0282759999.</p>		
<b>Promotional Period:</b>	<p><b>Start date:</b> 04/03/24 at 06:00 pm AEDT</p> <p><b>End date:</b> approximately between 21/08/24 and 25/08/24 at the start of the first bounce of the Sydney Swans vs Adelaide Crows match (final dates/times to be confirmed)</p>		
<b>Entry Periods:</b>	<b>Entry Period</b>	<b>Start Date &amp; Time</b>	<b>End Date &amp; Time</b>
	1	04/03/24 at 06:00 pm AEDT	07/03/24 at 07:30 pm AEDT
	2	18/03/24 at 06:00 pm AEDT	23/03/24 at 07:30 pm AEDT
	3	15/04/24 at 06:00 pm AEST	21/04/24 at 01:00 pm AEST
	4	29/04/24 at 06:00 pm AEST	04/05/24 at 01:45 pm AEST
	5	13/05/24 at 06:00 pm AEST	17/05/24 at 07:40 pm AEST
	6	03/06/24 at 06:00 pm AEST	09/06/24 at 03:20 pm AEST
	7	24/06/24 at 06:00 pm AEST	Approximately between 26/06/24 and 30/06/24 at the start of the first bounce of the Sydney Swans vs Fremantle Dockers match (final dates/times to be confirmed)
	8	08/07/24 at 06:00 pm AEST	Approximately between 10/07/24 and 14/07/24 at the start of the first bounce of the Sydney Swans vs North Melbourne match (final dates/times to be confirmed)
	9	22/07/24 at 06:00 pm AEST	Approximately between 24/07/24 and 28/07/24 at the start of the first bounce of the Sydney Swans vs Western Bulldogs match (final dates/times to be confirmed)
	10	05/08/24 at 06:00 pm AEST	Approximately between 07/08/24 and 11/08/24 at the start of the first bounce of the Sydney Swans vs Collingwood match (final dates/times to be confirmed)
	11	19/08/24 at 06:00 pm AEST	Approximately between 21/08/24 and 25/08/24 at the start of the first bounce of the Sydney Swans vs Adelaide Crows match (final dates/times to be confirmed)
<b>Eligible entrants:</b>	Entry is only open to Australian residents. Entrants under the age of 18 must have parent or legal guardian approval to enter.		
<b>How to Enter:</b>	<p>To enter the Promotion, an Eligible entrant must complete the following steps during an Entry Period:</p> <ol style="list-style-type: none"> <li>visit qbeswanshub.com.au, follow the prompts to the Promotion entry page; and fully complete and submit the online entry form with their personal details (chosen name, email address and phone number); and</li> <li>follow the instructions as prompted to play the Prediction Game for that corresponding Entry Period.</li> </ol> <p>The entrant must fill out the online entry form for every entry. The entrant may be required to complete further verification steps to be sent via email (i.e. providing the requested verification code).</p>		

<b>Game Mechanic and Winner Determination:</b>	<b>Prediction Game Details:</b> <ul style="list-style-type: none"><li>• An Eligible entrant will be prompted with 4-5 questions which will require the entrant to submit their predictions for the upcoming home Sydney Swans game. There is a limit of one (1) prediction permitted per person (de-duped by email address) for each Entry Period.</li><li>• The entrant who submitted predictions closest to the outcome of the corresponding home game will win the prize for that Entry Period (outlined below).</li><li>• <i>Tie Breaker Mechanic:</i> In the event there are two (2) or more entrants who have submitted the same closest predictions at the end of the applicable Entry Period, then the respective tied entrants will be entered into a draw. The draw, if required, will take place at Komo Technologies Pty Ltd, Level 37, 152 St Georges Terrace, Perth, WA, 6000, Perth WA 6000, Australia at 12:00 pm AWST five (5) business days after the end date of the applicable Entry Period, by computerised random selection. The first valid entry drawn will receive the prize for that Entry Period. In the event the drawn winner does not accept or claim their prize within one (1) month of the corresponding draw, the Promoter will award the prize to the next entry drawn, and so on.</li></ul>		
<b>Entries permitted:</b>	Multiple entries permitted subject to the following: <ul style="list-style-type: none"><li>a. limit one (1) entry per person (de-duped by email address) for each Entry Period; and</li><li>b. each entry must be submitted separately and in accordance with the entry instructions above.</li></ul>		
<b>Total Prize Pool:</b>	Up to AUD\$8,438.00		
Prize Description	Number of this prize	Value (per prize)	Winning Method
<b>Entry Period 1 Prize:</b> The prize is a starter pack which includes a Sydney Swans scarf, a guernsey signed by a Sydney Swans Team player (determined by the Promoter), a football and a hat (1 size only).	1	AUD\$1,150.00	Prediction Game
<b>Entry Period 2 Prize:</b> The prize is a Sydney Swans Game experience for the winner and a friend which includes: <ul style="list-style-type: none"><li>• a boundary tour for 2 people;</li><li>• 2 hats signed by a Sydney Swans Team player (determined by the Promoter) (1 size only); and</li><li>• 2 x general admission tickets to a Sydney Swans AFL match of the winner’s choice at the Sydney Cricket Ground (excluding finals and subject to availability).</li></ul>	1	AUD\$800.00	Prediction Game
<b>Entry Period 3 Prize:</b> The prize is a \$100 merchandise voucher, redeemable at sydneyswans.com.au.	1	AUD\$100.00	Prediction Game
<b>Entry Period 4 Prize:</b> The prize is a jersey signed by the Sydney Swans leadership team (1 size only).	1	AUD\$750.00	Prediction Game
<b>Entry Period 5 Prize:</b> The prize is a Marn Grook guernsey signed by the Sydney Swans captain (1 size only).	1	AUD\$1,000.00	Prediction Game
<b>Entry Period 6 Prize:</b> The prize is a Sydney Swans Game experience for the winner and a friend which includes: <ul style="list-style-type: none"><li>• a boundary tour for 2 people;</li><li>• 2 hats signed by a Sydney Swans Team player (determined by the Promoter) (1 size only); and</li><li>• 2 x general admission tickets to a Sydney Swans AFL match of the winner’s choice at the Sydney Cricket Ground (excluding finals and subject to availability).</li></ul>	1	AUD\$800.00	Prediction Game



<b>Entry Period 7 Prize:</b> The prize is a starter pack which includes a Sydney Swans scarf, a guernsey signed by a Sydney Swans Team player (determined by the Promoter), a football and a hat (1 size only).	1	AUD\$1,150.00	Prediction Game
<b>Entry Period 8 Prize:</b> The prize is a match day football from the Sydney Swans vs North Melbourne game.	1	AUD\$1,000.00	Prediction Game
<b>Entry Period 9 Prize:</b> The prize is a \$100 merchandise voucher, redeemable at sydneyswans.com.au.	1	AUD\$100.00	Prediction Game
<b>Entry Period 10 Prize:</b> The prize is a meet and greet experience with the Sydney Swans Team; and a football for the players to sign during the meet and greet experience.	1	AUD\$1,150.00	Prediction Game
<b>Entry Period 11 Prize:</b> The prize is a Sydney Swans season pass Home Red 11 membership for 2025 which includes reserved seating for each home game.	1	Up to AUD\$438.00	Prediction Game
<p><b>Prize Conditions:</b> <i><b>Entry Period 2 and 6 Prize Conditions:</b></i></p> <ul style="list-style-type: none"> <li>• This prize is for or relates to tickets at a Sydney Swans AFL regular season match at the Sydney Cricket Ground (the “Event”). If the winner is unwilling or unable to attend at the designated time for an Event, they forfeit the prize and the Promoter is not obliged to substitute the prize.</li> <li>• The exact Sydney Swans AFL match date of the winner’s choice is subject to ticket availability. In the event the date of the Event chosen by the winner is unavailable, the Promoter will provide the winner a list of available dates for them to choose from.</li> <li>• The Event ticket prizes are subject to the event venue and ticket terms and conditions, including any applicable age restrictions. The Promoter and event organisers hereby expressly reserve the right to eject any winner and/or his/her companion for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize.</li> <li>• All costs associated with travel to and from the Event will be the responsibility of the winner and their guest for the prize.</li> <li>• During the entire duration of the prize, a nominated parent/guardian must accompany any person under 18 years of age.</li> </ul> <p><i><b>Voucher Prize Conditions:</b></i></p> <p>Any ancillary costs associated with redeeming any voucher are not included. Any unused balance of the voucher will not be awarded as cash. Redemption of the voucher is subject to any terms and conditions of the issuer including those specified on the voucher.</p> <p><i><b>Entry Period 10 Prize Conditions:</b></i></p> <p>The exact meet and greet experience (“Experience”) date will be of winner’s choice, subject to the Sydney Swans team’s availability. In the event the Sydney Swans team is unavailable on the date of the Experience chosen by the winner, the Promoter will provide the winner a list of available dates for the winner to choose from.</p> <p><i><b>Entry Period 11 Prize Conditions:</b></i></p> <p>In the event the winner has an existing 2025 Sydney Swans season pass Home Red 11 membership, the winner will be refunded with a full credit for their membership for 2025. The refund will be processed via the Sydney Swans website.</p>			
<b>Winner notification:</b>	The winners will be contacted by email and phone within seven (7) days of being determined. The winners will be published at qbeswanshub.com.au within seven (7) days of being determined.		
<b>Unclaimed Prizes:</b>	<p>In the event of an unclaimed prize, the Promoter may at its discretion assign the prize to the next entry in the leaderboard or withdraw the prize unawarded. The Promoter is under no obligation to award any unclaimed Prediction Games prize.</p> <p>If there are no prize winner/s or winner/s for this Promotion cannot be found, this information will be published at qbeswanshub.com.au.</p>		



1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
2. The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. Valid and eligible entries will only be accepted during the abovementioned Entry Periods.
4. Employees (and their immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, businesses involved in determination of winner/s for the Promotion, businesses involved in the management of the Promotion, any organisation benefiting from the Promotion, the Promoter's distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "Immediate family member" 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.
5. If a prize is won by a person under the age of 18, the prize may be awarded to the winner's parent or guardian and where applicable to the prize a nominated parent/guardian must accompany any person under 18 years of age.
6. The Promoter will ensure any draw is open for public scrutiny and anyone may witness the draw on request. The winner of any drawn prize is determined by chance.
7. All reasonable attempts will be made to contact each winner.
8. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize within a reasonable time, as specified by the Promoter, or is unavailable at the designated time for the Event, they forfeit the prize and the Promoter is not obliged to substitute the prize.
9. The value of the prizes is accurate and based upon the recommended retail value of the prizes (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.
10. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
11. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and specification.
12. No entry fee is charged by the Promoter to enter the Promotion. Where entry is allowed online, there is no additional cost to enter the Promotion other than any cost paid by the entrant to access the website or social media platform of entry via their Internet service provider.
13. Each prize will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
14. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter will handle personal information in accordance with its privacy policy which is located at <https://www.qbe.com/au/about/governance/privacy-policy>. The Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrants' personal information to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion and to the State and Territory lottery departments as required under the relevant lottery legislation. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion.
15. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and State/Territory or postcode of residence.
16. It is a condition of accepting the prize that a winner (or their parent or legal guardian if under the age of 18) may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize. If a

winner is under the age of 18, a nominated parent or legal guardian of the winner will be required to sign the legal release on the winner's behalf.

17. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry in the event of any inconsistency. To the extent permitted by law the Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.
18. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
19. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
20. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). In the event that a winner cannot provide suitable proof as required by the Promoter to validate their entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.
21. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion or claiming a prize, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved the Promoter's decision will be final.
22. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or wilful misconduct) in connection with this Promotion, accepting or using any prize (or recommendation), or activities associated with the prize. For the sake of clarity, this clause shall not apply where the Promoter has contributed to or caused such loss, expense, damage, personal injury or death and shall not apply to any liability which cannot be excluded by law (in each case the Promoter's liability is limited to the minimum allowable by law).
23. The winner(s) will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
24. Unless otherwise specified, a prize is a single event for the winner (and where relevant their guest) and cannot be separated into separate events or components.
25. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
26. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.

## QBE Swans Hub 2024 - Season Prize Terms & Conditions ("Conditions of Entry")

Schedule	
<b>Promotion:</b>	QBE Swans Hub 2024 - Season Prize
<b>Promoter:</b>	<p>QBE Management Services Pty Ltd ABN 92 004 800 131, Level 18, 388 George Street, Sydney, NSW 2000, Australia. Ph: (02) 8275 9999</p> <p>For any inquiries regarding this Promotion, please contact the Promoter at corporate@qbe.com or on (02) 8275 9999</p>
<b>Promotional Period:</b>	<p><b>Start date:</b> 04/03/24 at 09:00 am AEDT</p> <p><b>End date:</b> 12/08/24 at 11:59 pm AEST</p>
<b>Eligible entrants:</b>	Entry is only open to Australian residents. Entrants under the age of 18 must have parent or legal guardian approval to enter.
<b>How to Enter:</b>	<p>Any individual who takes part in one of the QBE Swans Hub promotional activities during the 2024 AFL Season is eligible for this Promotion (see 'Winner Determination' below for more details) and will be entered into the prize draw.</p> <p>There will be a series of promotional activities which take place on the QBE Swans Hub during the Promotional Period including regular 'Prediction Activities' where entrants will be required to answer a series of prediction based questions (with scores from each Prediction Activity accumulating throughout the Promotional Period and the highest scoring entrant being determined the winner).</p>
<b>Winner Determination:</b>	<p>There will be one (1) winner determined in this Promotion via random draw (as outlined below) and one (1) winner determined in this Promotion based on the Prediction Activity.</p> <p>The first winner will be chosen from a random draw across the Swans Hub, meaning anyone who has taken part in a promotional activity on the Swans Hub across the whole season will go into the draw to win.</p> <p>The second winner will be the best scorer from the series of Prediction Activities. The Prediction Activities will involve entrants answering prediction related questions (who will kick the first goal, what will the final score be, etc.) every Sydney Swans home game, with entrant's scores being tallied up each week from each Prediction Activity. There will be a live leaderboard tracking each entrant's points throughout the season, with the top scorer publicly visible on the Swans Hub.</p> <p>In the case of a tie for the leaderboard prize winner, a random draw will be conducted (from all tied entrants) in order to determine the winner.</p>
<b>Entries permitted:</b>	<ul style="list-style-type: none"> <li>Entrants will receive one (1) entry into the random draw for each promotional activity completed in accordance with these Terms and Conditions.</li> <li>Entrants will be eligible to gain points each week based on the Prediction Activity set for the week. There may be multiple prediction questions asked in a single week.</li> <li>There is a limit of one (1) prize draw entry per promotional activity per email address and per phone number per person per week.</li> <li>The entrant is eligible to win a maximum of one (1) prize (excludes SA residents).</li> </ul>

<b>Total Prize Pool:</b>	AUD \$3,500.00		
Prize Description	Number of this prize	Value (per prize)	Winning Method
<p>The prize is four (4) tickets to attend the Sydney Swans Round 24 game at the SCG in an outdoor corporate hospitality box during the 2024 AFL Season.</p> <p>The prize includes limited food and beverages for the duration of the game.</p>	2 (1 winner via random draw, 1 winner via leaderboard)	AUD\$1,750.00	Draw: computerised random selection - 13/08/24 at 12:00 pm AEST and leaderboard winner
<b>Prize Conditions:</b>	<ul style="list-style-type: none"> <li>If the winner is unwilling or unable to attend the nominated Sydney Swans game, they forfeit the prize and the Promoter is not obliged to substitute the prize.</li> <li>The ticket prizes are subject to the event venue and ticket terms and conditions, including any applicable age restrictions. The Promoter and event organisers hereby expressly reserve the right to eject any winner and/or his/her companion for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize.</li> <li>All costs associated with travel to and from the SCG will be the responsibility of the winner and their guests.</li> <li>Any minor taking part in the prize must be accompanied by a parent or guardian at all times.</li> </ul>		
<b>Winner notification:</b>	The winners will be contacted by email and/or phone within two (2) days of the draw. The winners will be published on the Promoter's social media pages and on the QBE Swans Hub by 15/08/24.		
<b>Unclaimed Prizes:</b>	<p>Prizes must be claimed by 19/08/24 at 12:00 pm AEST. In the event of an unclaimed draw prize, the prize will be redrawn on 19/08/24 at 12:30 pm AEST at Plexus, Level 4, 411 Collins Street, Melbourne VIC 3000. In the event of an unclaimed leaderboard prize, the prize will be awarded to the next placed entrant on the leaderboard. The new winner/s will be notified by email and/or phone number one (1) day of being determined. The winner/s will be published on the Promoter's social media pages and on the QBE Swans Hub by 20/08/24.</p> <p>If there are no prize winner/s or winner/s for this Promotion cannot be found, this information will be published on the Promoter's social media pages and on the QBE Swans Hub.</p>		

- The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
- The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
- Valid and eligible entries will be accepted during the Promotional Period.
- Employees (and their immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, businesses involved in determination of winner/s for the Promotion, businesses involved in the management of the Promotion, any organisation benefiting from the Promotion, the Promoter's distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "Immediate family member" 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.
- If a prize is won by a person under the age of 18, the prize may be awarded to the winner's parent or guardian and where applicable to the prize a nominated parent/guardian must accompany any person under 18 years of age.

6. Draw:
  - a) The draw will take place at Plexus, Level 4, 411 Collins Street, Melbourne VIC 3000 at 12:00 pm AEST on 13/08/24 using computerised random selection.
    - i. The first valid entry drawn will be the winner of the prize specified in the Schedule above.
  - b) If a draw is scheduled on the weekend or a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize is determined by chance.
  - c) The draw conductor may draw reserve entries in the case an invalid entry or winner is drawn.
7. Leaderboard Prize:
  - a) The entrant at the top of the leaderboard at the conclusion of the Promotional Period will be the winner of the prize specified in the Schedule above.
8. All reasonable attempts will be made to contact each winner.
9. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize within a reasonable time, as specified by the Promoter, or is unavailable, they forfeit the prize and the Promoter is not obliged to substitute the prize.
10. The value of the prizes is accurate and based upon the recommended retail value of the prizes (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.
11. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
12. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and specification, subject to any written directions of a regulatory authority.
13. No entry fee is charged by the Promoter to enter the Promotion.
14. Each prize will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
15. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter will handle personal information in accordance with its privacy policy which is located at <https://www.qbe.com/au/about/governance/privacy-policy>. The Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrants' personal information to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion and to the State and Territory lottery departments as required under the relevant lottery legislation. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion.
16. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and State/Territory or postcode of residence.
17. The Promoter reserves the right to refuse to allow a winner to take part in any or all aspects of a prize, if the Promoter determines in their absolute discretion, that a winner is not in the physical or mental condition necessary to be able to safely participate in or accept the prize. It is a condition of accepting the prize that a winner (or their parent or legal guardian if under the age of 18) may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize. If a winner is under the age of 18, a nominated parent or legal guardian of the winner will be required to sign the legal release on the winner's behalf.
18. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry in the event of any inconsistency. To the extent permitted by law the Promoter accepts no

responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.

19. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
20. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
21. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). In the event that a winner cannot provide suitable proof as required by the Promoter to validate their entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.
22. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion or claiming a prize, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved the Promoter's decision will be final.
23. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or wilful misconduct) in connection with this Promotion or accepting or using any prize (or recommendation). For the sake of clarity, this clause shall not apply where the Promoter has contributed to or caused such loss, expense, damage, personal injury or death and shall not apply to any liability which cannot be excluded by law (in each case the Promoter's liability is limited to the minimum allowable by law).
24. The winner(s) will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
25. Unless otherwise specified, a prize is a single event for the winner (and where relevant their guests) and cannot be separated into separate events or components.
26. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
27. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
28. ACT Permit TP 24/00406.