

Conditions of Entry – NAB Sheet Society Instagram Giveaway Competition

1. Promoter	National Australia Bank Limited (ABN 12 004 044 937) (“NAB”).
2. Competition Period	This Competition begins at 9AM on Tuesday, 5 May 2026 and ends at 5PM on Sunday, 10 May 2026.
3. How will the Competition be conducted?	This Competition will be conducted online via Instagram.
4. Applicable State/s	Australia-wide
5. Who can enter (“Entrant”)?	Entry is open to individuals who are Australian residents aged 18 years or over at the time of entry who are the owner of an account on Instagram.
6. Who can’t enter (the “Ineligible Entrants”)?	<p>Employees and contractors of NAB (and their Immediate Family) and employees and contractors of the agencies or companies associated with this Competition are ineligible to enter.</p> <p>Immediate Family means any of the following (whether natural, step or adopted): spouse, ex-spouse, de-facto spouse, child, parent, grandparent, uncle, aunt, niece, nephew or sibling.</p> <p>Business, brand, organisational accounts or accounts used primarily for commercial purposes are also ineligible.</p>
7. How to enter (“Entry Requirements”)?	<p>This is a game of chance. Skill does not determine the winner.</p> <p>To enter Competition, an Entrant must, during the Competition Period:</p> <ul style="list-style-type: none"> • <i>Be eligible pursuant to these Conditions of Entry</i> • <i>Follow @nab on Instagram</i> • <i>Like the post published by @nab for this Competition</i> • <i>Comment on the post by tagging another Instagram user</i> <p>The winner must be following @nab on Instagram at the time the winner is drawn and if applicable, redrawn.</p> <p>For clarity, only one valid entry per person/Instagram account will be accepted. Additional comments will not be counted.</p>

8. What is the maximum number of entries per Entrant (the “Maximum Number of Entries”)?	Entry is limited to one (1) entry per person/Instagram user. If an Entrant submits multiple comments, NAB may remove duplicate entries or, at its discretion, disqualify the Entrant.
9. How many winners will there be and how are they chosen?	There will be one (1) winner chosen at random.
10. What is the date, time and place of the draw (the “Draw Place, Date & Time”)?	The draw will be conducted at: <ul style="list-style-type: none"> i. NAB Place, 395 Bourke Street Melbourne VIC 3000; and ii. By 5PM on Tuesday, 12 May 2026.
11. What are the details of the prize (the “Prize”).	There is only 1 Prize to be won. The prize consists of 1 x Sheet Society gift voucher valued at \$1,000 AUD. The prize is not transferable, exchangeable, or redeemable for cash. Gift card issuer T&Cs apply.
12. What is the total prize value?	\$1,000 AUD total
13. Is there a fee for entry?	No fee for entry
14. Do any special conditions need to be met for the winner to accept the prize?	NAB may, at any time: <ul style="list-style-type: none"> i. verify the validity of entries and Entrants (including their identity, age and place of residence); and ii. disqualify any Entrant whose entry is not in accordance with the terms and conditions or this Conditions of Entry, or who otherwise tampers or interferes with the entry process.
15. How and when will the winner(s) be notified (“Notification Method” and “Notification Date”)?	The winner will be notified by Instagram direct message sent to the account used to enter by 5PM on Thursday, 14 May 2026. NAB may also announce the winner via NAB’s Instagram account.
16. How and when will the winner(s) be published (“Publication Method” and “Publication Date”).	The winner’s Instagram handle will be published on NAB’s Instagram account for a minimum of 7 days after the draw.
17. How are prizes to be claimed and delivered?	To claim the Prize, the Entrant will need to respond to the direct communication NAB sends with their full name, postcode, and nominated email address for delivery of the gift voucher electronically.
18. Unclaimed Prizes and re-draw date (the “Redraw Date”)?	If the prize has not been accepted or claimed by Sunday, 31 May 2026 or if, after making all reasonable attempts, NAB is

	<p>unable to contact the winner (or a winner does not respond to NAB) by the date above, NAB will conduct a redraw:</p> <ul style="list-style-type: none"> • using the same method of draw specified in these Conditions of Entry; • At NAB Place, 395 Bourke Street Melbourne VIC 3000; • By 5PM on Tuesday, 2 June 2026. <p>The winner of a redraw will be notified by Instagram direct message sent to the account used to enter by 5PM on Thursday, 4 June 2026.</p> <p>NAB may also announce the winner via NAB's Instagram account.</p>
19. How many draws will there be (the “Number of Draws”)?	There will be one initial prize draw. Redraws may occur in accordance with clause 18.
20. Permit number	Not required (based on prize value).

Terms and Conditions

These Terms and Conditions must be read together with the Conditions of Entry (“Terms”) above. By entering the Competition, each Entrant agrees to be bound by these Terms and NAB’s Privacy Policy and any breach of these Terms may result in disqualification from the Competition.

Eligibility

1. Entry is open to eligible Entrants who comply with the Entry Requirements. Entries submitted by Ineligible Entrants are not accepted. If entry is permitted to persons under 18, those entrants must first obtain consent of their parent or guardian.
2. NAB may verify the validity of entries and Entrants (including their identity, age and place of residence). NAB will only request verification from the winner (and any reserve winner, if applicable). Identification considered suitable for verification is at the discretion of NAB. If there is a dispute as to the Entrant’s identity or details, NAB reserves the right to determine the Entrant’s identity or details.
3. Entrant’s must comply with Instagram’s terms, policies and community guidelines. This Competition is not sponsored, endorsed or administered by, or associated with, Instagram.

Entry

4. The Competition will run during the Competition Period.
5. To enter, Entrants must follow the Entry Requirements, noting any entry details and submit their entries during the Competition Period. Entries received after the

Competition Period will not be accepted.

6. Whether or not an entry meets the Entry Requirements will be assessed by NAB upon conclusion of the Competition Period.
7. Entrants may only submit up to the Maximum Number of Entries.
8. Incomplete, indecipherable, illegitimate or illegible entries will be invalid at NAB's discretion. NAB is not responsible for incorrect, incomplete, lost, late or misdirected entries.
9. NAB may disqualify any Entrant whose entry is not in accordance with these Terms or who otherwise interferes with the entry process.
10. NAB has no control over telecommunications networks and accepts no responsibility for problems associated with them. Entries are deemed received at the time of receipt into NAB's database, not at the time of transmission. Entries submitted using any form of automated entry device or software are ineligible. Entries not fully complying with these Terms will be deemed invalid.
11. NAB accepts no responsibility for late, lost, incomplete, delayed, corrupted, illegible or misdirected entries whether due to error, omission, alteration, deletion, destruction, transmission interruption, tampering, theft, destruction failure or otherwise. No correspondence will be entered into.
12. All valid entries received during the Competition Period will be entered into the draw and the winner will be drawn at the Draw Place, Date & Time listed in the Conditions of Entry. Where there is a multiple Number of Draws, the first valid entry randomly drawn will win the first Prize and subsequent Prizes will be drawn in descending order of value.

Notification and Publication

13. Winners will be notified on the Notification Date by the Notification Method described in the Conditions of Entry
14. By entering the Competition, each Entrant acknowledges and consents that, if they are the winner, NAB may publish the winner's Instagram handle (and, if required by law, the winner's first initial, surname and postcode) on NAB's Instagram account and/or the page where these Terms are hosted for the purpose of administering and promoting the Competition.

Claiming the Prize

15. To claim the Prize, NAB may require the winner to provide evidence of identity, age and place of residence satisfactory to NAB. If there is a dispute as to the winner's identity or details, NAB may determine the winner's identity or details in its discretion. If the winner does not provide satisfactory verification, the entry will be invalid and NAB may award the

Prize to a reserve winner.

16. NAB accepts no responsibility for changes in Prize value. Any part of the Prize may be replaced with something of similar value or specification as determined by NAB and subject to State regulation. If a Prize is unavailable, for example, because the event date has passed, NAB reserves the right to substitute the Prize (or part of the Prize) to one of equal or greater value.
17. NAB accepts no responsibility for the tax implications of Prize winnings. Winners should obtain independent advice (such as tax) as a result of claiming the Prize.
18. Winners of the Prize must comply with all terms and conditions of use of the Prize.
19. In consideration for awarding a Prize to a winner, winners agree to participate in any promotional activity regarding winning the Prize and consent to their name and image being used in promotional material without payment.
20. If you do not cooperate with us to claim the Prize, the Prize will be redrawn by NAB on the same basis set out in these Terms and the new winner will be notified by us in the same manner as the Notification Method and as set out in the Conditions of Entry.
21. A Prize is not transferable or exchangeable and cannot be redeemed for cash or equivalent. If a winner does not take a part of the Prize at the time set by NAB, the winner will forfeit that part.
22. NAB does not warrant and makes no representations that any Prize will be fit for any purpose or will be of merchantable quality. If liability under any terms implied at law cannot be excluded, the liability of NAB and its associated agencies is limited to the re-supply of the Prize or the cost of its re-supply.

Liability

23. Nothing in these Terms excludes, restricts or modifies any rights or remedies under the Australian Consumer Law (Schedule 2 to the *Competition and Consumer Act 2010* (Cth)) or any other applicable State or Territory consumer protection laws that cannot be excluded, restricted or modified.
24. To the extent permitted by law, NAB and its officers, directors, employees, contractors and agents:
 - a) make no express or implied warranties, representations or guarantees, in fact or in law, regarding the Competition or the merchantability, quality or fitness for purpose of the Prize; and
 - b) exclude all liability for any personal injury or any loss or damage (including without limitation, consequential or indirect loss), cost or damage, personal injury or death which is suffered (whether or not due to the negligence of any person) in connection with entering the Competition or using the Prize, including arising from:

- i. any technical difficulties or equipment malfunction (whether or not under NAB's control);
- ii. any theft, unauthorised access or third-party interference;
- iii. any variation in Prize value or specification;
- iv. any lost, delayed, corrupted or deleted entries;
- v. any taxes, charges, fees or other liabilities incurred by the winner in connection with the Prize; or
- vi. use of the Prize by the winner.

25. Each Entrant agrees to indemnify NAB and its officers, directors, employees, contractors and agents, from and against the Entrant's breach of these Terms or any claim threatened or raised by the Entrant, for which liability is excluded.

Disruption to Competition

26. If for any reason this promotion is not capable of running as planned or if the administration, security, fairness, integrity or proper conduct of this promotion is affected for any reason, NAB may in its sole discretion cancel, terminate, change or suspend the Competition.

27. NAB may disqualify any individual who tampers (or benefits from the tampering) with the entry process or the conduct of the Competition or who has, in NAB's opinion, engaged in conduct, which is fraudulent, misleading or generally damaging to the reputation of NAB or has breached these Terms.

General

28. Any failure by NAB to enforce any of its rights under these Terms does not constitute a waiver of those rights.

29. If any part of these Terms that is illegal, void, or unenforceable, that part may be severed, and the remainder will continue in force.

30. This Competition and any issues relating to the construction, validity, interpretation and enforceability of these Terms will be governed by the laws of Victoria, Australia.

Personal Information

31. An Entrant's privacy is important to us. The personal information Entrants provide will be used by NAB, and may be disclosed to its agents, solely to conduct the Competition and distribute the Prize.

32. All personal information collected by NAB is collected under the terms of its Privacy Policy. For more information about NAB's privacy practices, including how to request access personal information held by it and/or request that it be corrected, view NAB's Privacy Policy at www.nab.com.au or call 13 22 65 (or 1300 363 647 for hearing impaired individuals with telephone typewriters).

33. By entering this Competition, the Entrant consents to NAB:

- a) Using the Entrant's personal information to conduct the Competition and communicate with the Entrant if they win the Prize;
- b) Publishing the Entrant's personal information, or disclosing it to State and Territory lottery departments as required by Law; and
- c) Using the Entrant's name and image in any media, for an unlimited period for promotional purposes without payment, including for the purposes of promoting this Competition.