

## TERMS & CONDITIONS

### FAMILY AND FRIENDS PROMOTION (1 July 2025 TO 30 June 2026)

1. Information on how to enter and prizes form part of these terms and conditions. Entry into PEOPLECARE FAMILY AND FRIENDS (the Promotion) is deemed to be an acceptance of the following terms and conditions. Entries must comply with these conditions to be valid.
2. **Promoter:** The promoter is Peoplecare Health Limited, 2-12 Young Street, Wollongong, NSW 2500 (ABN 95 087648 753), telephone number (02) 4224 4333 (Promoter).
3. **Who can enter:** Entry is only open to Peoplecare members over the age of 18 years. The Promoter's directors, management, employees and their immediate families together with agencies and suppliers associated with this Promotion are ineligible to enter. Healthcare providers are not eligible to receive rewards from this Promotion.
4. **Promotion period:** This Promotion commences at 12.00am AEST on 1 July 2025 and closes at 11.59pm AEST on 30 June 2026 "(Promotion Period)".
5. **How to enter:** To enter the Promotion, an entrant must, during the Promotion Period: a) refer a friend or family member to Peoplecare and; b) the friend or family member joins and maintains their cover for a minimum of 60 days, as a result of the referral during the Promotion Period on a Combination policy. Excludes Extras only, Hospital only, Ambulance only and OSHC cover. Only includes first-time joiners, not previous policy holders. All new policies must be current and financial for a minimum of 60 days at the time the offer is being redeemed. Allow an additional 1-2 weeks for delivery of the gift card via email.
6. **Receipt of entries:** Entries are deemed to be received at the time the family or friend joins on a new Combination Policy and mentions the referring members full name and member number. To say thanks, at that time we'll send the referring member a free \$150 VISA gift card (per new membership) and put the referring member into the draw to WIN a prize. The winner of the draw will receive a \$500 VISA gift card.
7. **Number of entries:** Individuals are permitted to enter three times per member. If a member refers multiple memberships within the "Promotion Period", they will receive the same number of entries in the prize draw (up to a maximum of 3 entries).

8. **The draw:** All valid entries received during the Promotion Period will be placed into a random draw which will be held at 3.00pm AEST on Friday 3<sup>rd</sup> July 2026 at the office of Peoplecare 2-12 Young Street Wollongong NSW 2500.
9. **Prize details:** The winner will receive a \$500.00 VISA Gift Card. The Promoter may at its absolute discretion substitute a different prize of equal value in place of the prize referred to in these terms and conditions. No bonus prizes will be awarded.
10. **Notification:** The winner will be contacted by both telephone and email. The winner's details may be published in the next edition of the Peoplecare Member Newsletter and/or on Peoplecare's Facebook page.
11. **Winner:** Where requested by the Promoter, the winner must provide evidence which, to the reasonable satisfaction of the Promoter, demonstrates that he or she is the winner, is eligible to enter and has complied with these terms and conditions.
12. **Claiming prizes:** All prizes will be emailed to the winner at the Promoter's cost.
13. **Unclaimed prizes:** If the winner does not claim the prize within 5 days following notification, they will be deemed to have forfeited the prize. Where the prize is unclaimed, a redraw will not take place.
14. **Winners:** Where requested by the Promoter, the winner must provide evidence which, to the reasonable satisfaction of the Promoter, demonstrates that he or she is the winner, is eligible to enter and has complied with these terms and conditions.
15. **Prizes:** The prize is not transferable or exchangeable and may not be redeemed for cash. All prizes are accepted entirely at the risk of the winner, and the Promoter excludes all warranties in connection with any prize to the extent permitted by law. The prize and/or any element of the prize must be taken as stated and cannot be varied by the winner. No compensation will be payable if the winner is unable to use their prize and/or any element of the prize as stated.
16. **Entries:** No late, incomplete or incorrectly entered entries will be eligible to enter the Promotion.
17. **Gift Card:** The Gift Card received is subject to the standard Gift Card conditions and exclusions. For full Terms of Use please visit:  
<http://truerewards.com.au/terms-and-conditions>.
18. **Reserved rights:** The Promoter reserves the right to exclude any person from this Promotion who, in the reasonable opinion of Promoter, has tampered with the entry process, entered in a manner that is not in accordance with these terms

and conditions or who has, in the reasonable opinion of the Promoter, engaged in conduct in entering this Promotion which is fraudulent, misleading, deceptive or generally damaging to the goodwill or reputation of the Promotion and/or Promoter.

19. **Liability and release:** The Promoter shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for any personal injury, loss or damage suffered or sustained (even caused by negligence) in connection with accepting or using a prize or participating in this Promotion, except for any liability which cannot be excluded by law. To the maximum extent permitted by law, all entrants release the Promoter from, and indemnify the Promoter against, all liability, cost, loss or expense arising out of acceptance of any prize or participation in this Promotion including (but not limited to) personal injury and damage to property and whether direct or consequential, foreseeable, due to some negligent act or omission or otherwise.
20. **Printing errors:** In the event of emailing errors, quality control matters, structural faults or similar factors, any claims for prizes or entitlements to claims will be dealt with in accordance with the relevant state legislative requirements.
21. **Promotional materials:** It is a condition of entry that the Promoter has the right to publicise the winner for any promotion or matter incidental to the Promotion, if required.
22. **Privacy:** On entry into the Promotion, the Promoter collects personal information (**Information**) of entrants, including name and email address. The Promoter collects and uses the Information to conduct the Promotion including to contact the winner of the Promotion, and for promotional and marketing purposes. The Promoter will contact the winner directly and collect the winner's address for the prize to be sent. The Promoter may use the Information to publish the results of the Promotion including on the internet and notify the relevant gaming authority. If an entrant does not wish to provide Information which is required, the Promoter may not be able to properly register the entrant for the Promotion or perform any other functions relating to the Promotion or only perform them to a limited extent. The Promoter may disclose the Information to its service providers, who may provide some services in relation to this Promotion directly to entrants on the Promoter's behalf. The Promoter is unlikely to transfer the Information overseas.
23. **Record keeping:** The Promoter collects, holds, uses and discloses the Information in accordance with its Privacy Policy which is available at <https://peoplecare.com.au/Policies/Privacy-Policy> or on request by calling the

Promoter. The Promoter's Privacy Policy contains further information about how the Promoter handles the Information. This includes information on how entrants can seek to access and/or correct the Information that the Promoter holds as required by law and make a complaint about the way the Information is being handled by the Promoter and how the Promoter will deal with complaints. The Privacy Policy also details your right to opt-out of receiving promotional and marketing materials.

24. **Promoter's decision final:** All decisions of the Promoter with respect to the matters referred to in these terms and conditions are final and no correspondence will be entered into, including in the event of a dispute.
25. **Amending Terms & Conditions:** Peoplecare reserves the right to amend these terms and conditions at any time.