

Privacy consent notice

(ABN 92 004 800 131) (**'Promoter'**, **'QBE'**, **'we'**, or **'us'**) will use the information you provide for purpose of conducting the Promotion (including for determining, notifying and publishing the names of any winners).

By opting in and submitting an entry you authorize the Promoter to use the information for the purpose of informing you about our products and services, including those of related companies, and may disclose your information to related companies, and contractors who are affiliated with us, including direct marketing companies who act on our behalf.

If you would prefer not to receive direct marketing communications from us, please follow the instructions to "unsubscribe" which will be included in the communication we send you, or contact our Privacy Officer using the details set out in our Privacy Policy.

QBE's Privacy Policy describes how we collect, disclose, store and use your information and how you can access it, correct it or contact us to make a complaint. QBE may share your information with other QBE Group companies or with our authorised representatives and service providers, each of which may be based outside of Australia. You can view our Privacy Policy at www.qbe.com.au/privacy, or to obtain a copy of it you can phone us on 133 723 or request it from one of our authorised representatives or service providers.

By providing the information we've requested, you consent to QBE collecting, using and storing your information to enable you to participate in our advertising and marketing initiatives in accordance with our Privacy Policy. If you've provided information about any other person, by submitting this form you confirm that you've let them know that you're providing their information and that you've obtained their consent to do so.

If you don't provide all of the information we've requested, we may be unable to allow you to participate in our advertising and marketing initiative.

Schedule for Competition

Aspect	Condition for this Competition	Reference in Sponsorship Hub Competitions 2018 Terms and Conditions
Name of competition ('Competition')	WIN the ultimate experience at Taronga Zoo with QBE	
Any restriction on who can enter (including age and location) for this Competition	The winner of the Bird Show component of the prize must be 12 years and older. The minimum age for children to attend the Roar and Snore is five years old.	Clauses 4 and 14
Method of entry for this Competition	Name one of the birds who feature in the QBE Free Flight Bird show at Taronga Zoo?	Clause 7
Open Date and Time for this Competition	09:00am (AEST) Monday, 1 st October 2018	Clause 10
Close Date and Time for this Competition	05:00pm (AEST) Wednesday, 31 st October 2018	Clause 10 The Promotional Period for this competition will run between the Open and Close Dates and Times
Judging Date and Time for this Competition	The winner will be draw on Monday, 1 st November and notified on the same day via email.	Clause 11
Total number of winners for this Competition	1	Clause 15
Total Prize pool including GST for this Competition	\$1,000	Clause 15
List of individual prizes, including number of winners for each and value for this Competition	A behind the scenes experience with the Taronga Zoo Bird Show Keepers at the QBE Free Flight Bird Show for the winner (one person only). The winner must be 12 years or older. Their family are not able to participate in the experience	Clause 15

	<p>but are welcome to enjoy the Zoo at their leisure during this time. The behind the scenes experience will take place on the day following the Roar and snore stay between the hours of 9am and 2pm.</p> <p>Prize also includes a roar and snore package for one night at Taronga Zoo for the winner and their family (maximum two adults and two children 5 years and older).</p>	
Conditions specific to the prize/prizes for this Competition	<p>The date of booking this experience is subject to availability. The prize can only be taken Monday to Friday and is not available on weekends. The winner will need to liaise with Taronga zoo directly to confirm their booking. The inclusions of this experience will be at the discretion of the keepers based on the animal behaviours on the day.</p>	Clause 15
Any further specific Conditions for this Competition	<p>The prize is not transferable, cannot be taken as cash and is not for resale. Bookings are subject to availability and are valid until 30th October 2019. Accommodation, food and beverages outside of the Roar and Snore package are not included and are the responsibility of the winner. Any flights or travel costs over and above this amount, are the responsibility of the winner.</p>	Clause 2

Sponsorship Hub Competitions 2018
Terms and Conditions (Skill-Based Competition)

General

1. Information on how to enter and prizes form part of the Terms and Conditions. Entry into this competition deems acceptance of these Terms and Conditions.
2. The details of each individual competition conducted in accordance with these Terms and Conditions are specified in the Schedule. The Schedule will list the competition name, any age or other entry restrictions, method of entry, dates of entry and judging, number of prizes and number of winners for each prize, and prize conditions. The Schedule will form a part of these Terms and Conditions for each Competition.
3. To the extent of any inconsistency between any other reference to this competition, these Terms and Conditions prevail.

Who can enter

4. Subject to clause 5, entry is open to all residents of Australia who have fulfilled the requirements set out below ('**Eligible Entrants**'). Any further restrictions on who can enter will be specified in the Schedule. Should a competition be open to entrants under the age of 18, as of the date of entry, an entrant must obtain the prior permission of their parent or guardian to enter. In entering this competition the parent or guardian confirms acceptance of these Terms and Conditions on behalf of the entrant. The entrant's parent or guardian may be called to verify their consent and may be required to sign a release at the discretion of the Promoter. The release may also require the entrant's parent or guardian to accept responsibility for the acts and forbearances of the entrant. The release must be completed with the full name, address and telephone number of the entrant's parent or guardian. Failure to provide such proof, particulars or releases will immediately invalidate the entrant's entitlement to any prize, subject to State and Territory legislation.
5. Employees, and their immediate families, of the Promoter, associated agencies, associated companies, contractors or individuals are not eligible to enter this competition. Immediate family means any of the following: spouse, ex-spouse, defacto 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.

6. The Promoter is QBE Management Services Pty Ltd (ABN 92 004 800 131) of Level 7, 2 Park Street, Sydney NSW 2000 ('Promoter').

How to enter

7. Eligible Entrants may enter this competition during the Promotional Period (defined below) by following the instructions in full listed in the Schedule for each promotion.
8. Entries must include all requested contact details and the correct answer to the question (as noted in the Schedule) to be eligible to win. Each entry must be received by the Promoter prior to the competition close date and time.
9. By submitting an entry into this competition entrants consent to receive promotional and other marketing messages from the Promoter (including messages sent electronically for an unlimited period of time). Entrants will be able to opt-out at any time by following the instructions included in each message sent by the Promoter.

When to enter

10. The competitions covered by these Terms and Conditions commence on 01/10/18 at 9:00am and close 31/10/18 at 05:00 PM ('Promotional Period'). Each respective Promotional Period will be specified in the Schedule. All times noted in these Terms and Conditions and in the Schedule are local times, based on the location of the Promoter. Entries must be received by the Promoter prior to the competition close date and time specified in the Schedule for each competition.
11. The winners will be chosen at random at the Promoter's Premises on the date and time specified in the Schedule. The Promoter may select additional entries to be used as replacements in the event that the first entrant chosen as a winner cannot satisfy these Terms and Conditions or take a prize.
12. The winners will be notified by email and may be published in the Schedule or on another platform as specified in the Schedule.
13. The winner will be put in touch with Taronga Zoo to coordinate their prize.

Number of Entries permitted

14. Unless otherwise indicated in the Schedule, entrants may only enter once per person. Entrants found to be submitting multiple entries may have all entries invalidated.

Prize on offer

15. Prizes on offer and associated conditions will be specified in the Schedule. It is a condition of acceptance of any prize that a winner comply with any conditions of use of a prize specified in the Schedule and comply with any conditions specified by a prize supplier.
16. If the Promoter is unable to contact the winner to claim fulfilment of the promotional prize or if the winner is unable to attend any element of the prize, that winner will forfeit the prize in its entirety and it shall be awarded to the next runner up in the promotion. The Promoter will not be liable for a winner who cannot be contacted and therefore forfeits their prize and no correspondence will be entered into.
17. In the event a winner does not take or use a prize by the time stipulated, the entire prize will be forfeited by the winner and cash will not be awarded in lieu of the prize.

Further Terms and Conditions

18. The Promoter may also amend, cancel or suspend a competition if an event beyond the control of the Promoter corrupts or affect the administration security, fairness, integrity or proper conduct of the competition. The Promoter will disqualify any individual who has tampered with the entry process or any other aspect of this competition.
19. The Promoter and their associated agencies and companies will not be liable or responsible for any problems or technical malfunction, computer on line systems, servers, computer equipment, av equipment, software, technical problems, or any misadventure, accident, injury, loss (including but not limited to consequential loss) or claim that may occur; whilst undertaking any travel won on or connected with their entry; in the participation in any prize; as a consequence of late, lost or misdirected mail, email SMS or phone call; due to the broadcast of any program relating to the competition or the publication of any material, including any statements made by any compere, staff member, journalist, other entrants or any other person; any injury or damage to entrant's or any other person's computer software or phone; or any combination thereof, related to or resulting from participation or sending or receiving of any communication or of any materials in this competition.
20. All entrants must submit ONLY their own original answers. Any such answers and/or images cannot be previously published in any forum worldwide. All entries

become the property of the Promoter and cannot be returned. Entries that are found to have been derived from the designs of a third party will be considered invalid and, if awarded a prize, that prize must be returned to the Promoter. The winner may be required to sign a statutory declaration regarding the originality of the entry. Without limiting the generality, the Promoter reserves the right to take legal action against anyone found to have breached this term. The Promoter reserves the right in its sole discretion to disqualify any individual who the Promoter has reason to believe has breached any of these conditions, or engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of the promotion. The Promoter's legal rights to recover damages or other compensation are reserved.

21. If the prize is unavailable, for whatever reason, the Promoter reserves the right to substitute the prize for a prize of equal value or a similar experience of approximately the same value at a date, time and location specified by the Promoter, subject to State Regulation. It is a condition of accepting the prize that the winner must comply with all the conditions of use of the prize and prize supplier's requirements. The prize must be taken as stated and no compensation will be payable if a winner is unable to use the prize as stated.
22. The Promoter highly recommends a current residential street address be provided when requested for ease of correspondence.
23. The Promoter reserves the right to request winners to sign a winner's deed of release or any other relevant forms or agreements that the Promoter deems necessary, to provide proof of identity, proof of age, proof of residency at the nominated address and/or proof of entry validity (including online entry) in order to claim a prize. Proof of identification, residency, age and entry considered suitable for verification is at the discretion of the Promoter. In the event that a winner cannot provide suitable proof, the winner will forfeit the prize in whole and no substitute will be offered.
24. The Promoter reserves the right to rejudge in the event of an entrant, claiming to be a winner, being unable to satisfy these Terms and Conditions.
25. The judges' decision in relation to any aspect of the competition is final and binding on each person who enters. Chance plays no part in determining any winner. No correspondence will be entered into. No responsibility is accepted for late, lost or misdirected entries. Prizes are subject to availability, not transferable or exchangeable and, with the exception of cash prizes, cannot be taken as cash. The

Promoter and their associated agencies, and companies associated with this promotion will take no responsibility for prizes damaged or lost in transit.

Copyright, statutory guarantees, waiver and liability

26. All entries and any copyright subsisting in the entries become and remain the property of the Promoter who may publish or cause to be published any of the entries received. In participating in the prizes, the winners agree to participate and co-operate as required in all editorial activities relating to the Competition, including but not limited to being interviewed and photographed. The winners (and their companions) agree to granting the Promoter a perpetual and non-exclusive licence to use such footage and photographs in all media worldwide, including online social networking sites, and the winners (and their companions) will not be entitled to any fee for such use.
27. Prize winners are advised that tax implications may arise from their prize winnings and they should seek independent financial advice prior to acceptance of that prize.
28. Nothing in these Terms and Conditions limit, exclude or modify or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act 2010 (Cth), as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the State and Territories of Australia (**'Non-Excludable Guarantees'**).
29. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and 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: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or Entrant; or (f) use of a prize.