

Register for my nib to be in to win 2016 competition

How do I enter the competition?

1. To enter the competition, you must:
 - register for **my nib** at nib.co.nz/portal at nib.co.nz/register or through the **my nib** NZ mobile app during the Promotional Period; and
 - have a current policy with nib nz limited (**nib**), that is not in premium arrears at the time of the prize draw.
2. Only one registration per policy will be counted as an entry into the competition. If multiple policyholders register for **my nib**, only the first policyholder that wins will be eligible for a Prize.
3. Re-registrations will not qualify for entry into the competition.
4. Our employees and their family members (including spouses, grandparents, parents, children and grandchildren) cannot enter the competition.
5. Information on how to enter the 'Register for **my nib** and be in to win 2016' competition also forms part of these terms and conditions.

When does the competition start and finish?

6. This competition starts on 26/06/2016 and ends at 11.59pm on 30/07/2016 (**Promotional Period**).

How are the winners chosen?

7. Each valid entry will automatically go into the draw to win one of 10 x \$100 pre-paid eftpos gift cards (each a Prize).
8. One prize draw will take place on 01/08/2016. Ten winners will be drawn at random from the valid entries received.
9. If any Prize is unavailable, we may provide a substitute prize of similar value or specification. Prizes are not transferable or exchangeable and may not be redeemed for cash.

How will I know I have won?

10. Winners will be notified by email or phone, within five working days of the draw date. We take no responsibility for emails that are not received.
11. If you are the winner and you do not acknowledge acceptance of the Prize and confirm your delivery address within 30 days of the draw date, the Prize will be forfeit and a new winner drawn from the entries of the prize draw.

Delivery of the Prize

12. Each Prize will be delivered by courier to the winner's address in New Zealand. We are not responsible in the event that a winner does not receive a prize because he or she has provided an incomplete or incorrect delivery address.

Our rights

13. We reserve the right to require an entrant to provide proof of identity and/or proof of compliance with any eligibility requirements and these terms and conditions.
14. We can, in our sole discretion, disqualify any entry or refuse to award a Prize to anyone in our opinion who has not complied with these terms and conditions, tampered with the entry process or has gained an unfair advantage in any way or has won through fraud.
15. If this competition is interfered with in any way or we cannot run the competition as reasonably anticipated due to any reason beyond our reasonable control, including but not limited to technical difficulties, unauthorised intervention or fraud, we reserve the right at our sole discretion to modify, suspend, terminate or cancel the competition, as appropriate.

Our liability to you

16. To the extent permitted by law, we (including our officers, employees and agents) will not be liable to you (even if we are negligent) for any loss or damage which you suffer or sustain in connection with this competition. Nothing in this clause limits your rights under the Consumer Guarantees Act 1993.

Privacy

17. Any person information we collect will be held in accordance with our privacy policy. You can find our privacy policy at nib.co.nz.

Other things

18. Our decisions relating to the competition will be final and no correspondence will be entered into.
19. The promoter is nib nz limited (company number 606264) of 48 Shortland Street, Auckland, New Zealand, telephone 0800 123 642 (**we, us** or **our**).
20. Flying Squirrel Limited is not a participant in or a sponsor of this promotion.
21. These terms may be updated or modified by us (provided this doesn't prejudice anyone who has already entered the competition), and were last updated on 27 May 2015. Any material change will be notified on the nib.co.nz website.