

HICAPS Campaign Competition **Terms and Conditions**

Instructions on how to enter and prizes form part of these Terms and Conditions.

Section 1: General Information

1. **Promoter:** Queensland Country Health Fund, 296 Ross River Road, Aitkenvale QLD 4814.
2. **Promotion Period:** The Promotion will commence at 9am on Monday 15th February 2010 and will close at midnight on Wednesday 31st March 2010.
3. **Eligibility:** To be eligible to receive the prize; you must:
 - a. Be a current Queensland Country Health Fund Member,
 - b. Make a claim against your private health insurance using HICAPS during the period 9am on Monday 15th February 2010 and will close at midnight on Wednesday 31st March 2010
 - c. agree to the Terms and Conditions of this competition,
 - d. not be an employee of Queensland Country Health Fund Ltd, Queensland Country Credit Union Ltd, or be an immediate family member of an employee
4. **Entry details:** Contestants automatically enter the competition when using HICAPS to make a claim on their private health insurance. Each HICAPS transaction will count for an entry into the competition and multiple entries for Members are permitted.
5. **Draw details:** The 3 winners will be randomly drawn on Friday 9th April 2010, at Queensland Country Health Fund, 296 Ross River Road, Aitkenvale QLD 4814. The winners will be notified by telephone before 5pm Friday 9th April 2010.
6. **Collection details:** The winners will be notified by Queensland Country Health Fund when and where they can collect their prizes.
7. **Prize details:** The winners will each receive a gift card to the value of \$500. There will be only be three (3) prizes.
8. **Prize Non-refundable:** The prizes are non-refundable, non transferable and non redeemable for other goods or services.
9. **Release:** To the extent permissible by law, you release the Promoter, its agencies and employees from any causes of action, loss, liability, damage, expense (including any claim for legal expenses), cost or charge sustained or in any way incurred by you (including any indirect or consequential loss) in connection with your participation in the Promotion.
10. **Force Majeure:** The Promoter will not be responsible or liable for any loss, cost or damage arising out of any act, omission, failure or delay by the Promoter or other party which is due to an act of god, riots, acts of terrorism, storms, fire, any labour or industrial dispute, any strike, and other acts which are not reasonably within the control of the Promoter.
11. **Rights to entries:** All entries become the property of Queensland Country Health Fund. Any entries not completed in accordance with the rules and conditions or received after the closing time and date of the competition will not be considered. Indecipherable or incomplete entries will be disregarded. The judges' decision in

relation to any aspect of the competition is final and binding on every person who enters. No correspondence will be entered into.

12. Privacy Notice: During the course of the Promotion, the Promoter may collect your personal information, including your name and address for the purposes of notifying the winner. All information will be treated in accordance with the Promoter's Privacy Policy, a copy of which can be obtained from:

- www.qldcountryhealth.com.au; or
- any branch of the Promoter.

Queensland Country Health Fund may contact the winner to use their name and image for any promotional activities following the competition with the permission of the winner. Any testimonial comments on the entry form may be used for marketing activities. We will not disclose your personal information to third parties. You are able to access the information we hold about you.

13. Lost or Delayed Communications: The Promoter will not be responsible for any delayed, lost or misdirected mail or any other communication.
14. Program Interruption: The Promoter, in its sole discretion, reserves the right to cancel, suspend, terminate or modify the Promotion if fraud, technical failures or any other factor beyond the Promoter's reasonable control adversely affect the Promoter's ability to conduct the Promotion as described in these Terms and Conditions.