

## “Bupa Smartphone and Cyber Protection Survey 2025”

### Terms and Conditions

1. These Terms and Conditions apply to the “Bupa Smartphone and Cyber Protection Survey 2025” Competition (“**Competition**”). By participating, entrants agree to be bound by these Terms and Conditions.
2. Entries must comply with these Terms and Conditions to be valid.
3. The Promoter is Travel Insurance Partners Pty Ltd (ABN 73 144 049 230, AFSL 360138) of Zurich Tower, 118 Mount Street, North Sydney NSW 2060 Australia (**Promoter**).
4. The Competition commences at 00:00 AEST on 28 July 2025 and closes at 23:59 AEST on 8 August 2025 (**Competition Period**).
5. There are (2) individual prizes to be won. Each prize consists of a \$500 gift-card (each a “**Prize**”). The total Prize pool for the Competition is AUD\$1,000.
6. The Competition is a game of chance.

### How to enter

7. Entry into the Competition is only open to Bupa travel insurance members aged 18 years or older that have received the email invitation to complete the survey (“**Eligible Entrants**”).
8. To be eligible to win, Eligible Entrants must complete the “Bupa Smartphone and Cyber Security Survey” which has been emailed to them within the Competition Period.
9. Eligible Entrants must not be an employee of the Promoter or its related entities and must not have any immediate family members who are employees of the Promoter or its related entities. Immediate family means spouse, de facto spouse, child or stepchild (whether natural or by adoption), parent or step parent, brother, sister, step brother or step sister.
10. Eligible Entrants can enter only once.
11. Entries must be received during the Competition Period and will be deemed to be received only when they have actually been received by the Promoter.
12. Entrants who use automatically generated entries or multiple aliases, may be disqualified from the Competition.

### Prize Draw and Redemption

13. Only one Prize can be won by an Eligible Entrant.
14. Prizes are not transferrable, exchangeable or redeemable for cash.
15. Prizes may not be resold, offered for resale, used for advertising, promoting or other commercial purposes. Prizes must be taken as offered and may not be varied.
16. The Prize draws will take place on 18 August 2025 at 10:30 AEST via Random Draws: <https://www.randomdraws.com/au/> at 118 Mount Street, North Sydney NSW 2060. Each of the first 2 valid entries drawn randomly from the entries received during the Competition Period will win a Prize.
17. Once the draw is complete, we will email the two winners within 7 business days of the draw and ask them to confirm the email address that they would like the prize to be sent to. Once we receive this confirmation, the prize will be sent by email to the winners within 28 days.
18. If a Prize has not been accepted or claimed by 18 September 2025 (the “**Prize Claim Date**”) or if, after making all reasonable attempts, the Promoter cannot contact a winner (or a winner does not contact the Promoter) by the Prize Claim Date, the relevant entry/ies will be

discarded and the Promoter will conduct an unclaimed prize draw on 19 September 2025 at the same time and place as the original draw in order to distribute the unclaimed Prize/s.

19. Any winner/s in the unclaimed prize draw will be contacted by email within 7 business days of the draw to ask for confirmation of email address for the prize to be emailed.
20. The Prize must be taken as and when offered or will be forfeited, and if forfeited, the Promoter will not be liable. Prizes are subject to any additional terms and conditions imposed by the relevant supplier.
21. Where the Promoter, acting reasonably, is of the view that an entrant has breached these Terms and Conditions, it reserves the right to discard their entry.
22. The Promoter reserves the right, at any time, to verify the validity of entrants (including an entrant's identity, age and place of residence) and may disqualify any entrant who is not eligible to enter the Competition under these Terms and Conditions or who fails to verify the validity of their entry.

### **General terms**

23. Entrants must not, in relation to this Competition:
  - a. tamper with the entry process;
  - b. engage in any conduct that may jeopardise the fair and proper conduct of the Competition;
  - c. act in a disruptive, annoying, threatening, abusive or harassing manner;
  - d. do anything that may diminish the good name or reputation of the Promoter or any of its related entities or of the agencies or companies associated with this Competition;
  - e. breach any law; or
  - f. behave in a way that is otherwise inappropriate.
24. The Promoter is not liable for entries, Prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted.
25. The Promoter is not liable for any problems with communications networks.
26. The Promoter's decision in connection with all aspects of this Competition is final.
27. If this Competition cannot run as planned for any reason beyond the Promoter's control, for example due to software, hardware or communications issues, unauthorised intervention, tampering, fraud or technical failure, the Promoter may end, change, suspend or cancel the Competition or disqualify affected entries/entrants, subject to any necessary approval by the state/territory gaming authorities.
28. The Promoter is not responsible for any tax implications arising from entrants winning a Prize. Entrants should seek independent financial advice. If for GST purposes this Competition results in any supply being made for nonmonetary consideration, entrants must follow the Australian Taxation Office's stated view that where the parties are at arm's length, goods and services exchanged are of equal GST inclusive market values.
29. Except for any liability that cannot be excluded by law (in which case that liability is limited to the minimum allowable by law), the Promoter 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 in connection with this Competition, including but not limited to:
  - 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 tax liability incurred by a winner (independent financial advice should be sought);  
or
  - d. accepting and/or using the Prize.
30. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.
31. The Promoter reserves the right to disqualify any persons who breach any of these Terms and Conditions, provide false information or who seek to gain an unfair advantage or to manipulate this Competition.
32. Nothing in these Terms and Conditions limits, excludes, modifies 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.
33. Personal information is being collected for the purpose of conducting and promoting this Competition, and to assist Bupa HI Pty Ltd (Bupa) (ABN 81 000 057 590, AR 354269) to improve its services. By entering this Competition, an entrant consents to storage and use of their personal information by the Promoter in accordance with its [Privacy policy](#), from Bupa HI Pty Ltd (Bupa) (ABN 81 000 057 590, AR 354269) in accordance with its [Privacy policy](#), and The Online Research Unit Pty Ltd (ABN 70 622 601 272) in accordance with its [Privacy policy](#). If the personal information is not provided, the entrant may not participate in this Competition.
34. By entering in the competition, each Entrant agrees that New South Wales law, Australia without regard to conflicts of laws principles will apply to all matters relating to this competition. In the case of a dispute, the Entrant agrees to submit to the exclusive jurisdiction of the courts of New South Wales, Australia, except where, by law, such dispute must be brought in the jurisdiction in which the Entrant is domiciled, or where the relevant law contains mandatory provisions that override such exclusive jurisdiction.

**Purpose of collection of information:**

35. The information collected in the survey will be used for research purposes to understand what Bupa Travel Insurance customers think of a new Smartphone and Cyber Protection insurance product. The results of the survey will be available to:
- a. Bupa HI Pty Ltd (Bupa) (ABN 81 000 057 590, AR 354269). [Privacy Policy](https://bupatravelinsurance.com.au/policystatements) (https://bupatravelinsurance.com.au/policystatements).
  - b. Travel Insurance Partners Pty Ltd (ABN 73 144 049 230, AFSL 360138). [Privacy Policy](https://travelinsurancepartners.com.au/privacy-statement/) (https://travelinsurancepartners.com.au/privacy-statement/).
  - c. The Online Research Unit Pty Ltd (ABN 70 622 601 272). [Privacy Policy](https://www.theoru.com/privacy.htm) (https://www.theoru.com/privacy.htm).

By entering this Competition, an entrant consents to storage and use of their personal information by the Promoter, Bupa and The Online Research Unit in accordance with their Privacy policies.

Bupa Travel Insurance is distributed by Bupa HI Pty Ltd (Bupa) (ABN 81 000 057 590, AR 354269), an authorised representative of Open Insurance Pty Ltd, ABN 23 166 949 444, AFSL 451712 (Open). Open arranges this insurance as agent for Travel Insurance Partners Pty Ltd (ABN 73 144 049 230, AFSL 360138) who manage and administer travel insurance issued by Zurich Australian Insurance



Limited ABN 13 000 296 640, AFSL 232507. Any information is general advice only and does not take into account your objectives, financial situation and needs. Consider the [PDS & TMD](#).