

Terms and Conditions – see-u by HBF “Claims Unwrapped” Competition

1. Promoter

The promoter is HBF Health Limited (ABN 11 126 884 786) trading as see-u by HBF, of 570 Wellington Street, Perth WA 6000 (“Promoter”).

2. Competition Period

The competition opens at 9:00 am (AEST) on 8 December 2025 and closes at 11:59 pm (AEST) on 10 January 2026 (“Competition Period”). Entries received outside this period will not be accepted.

3. Eligibility

Entry is open to Australian residents aged 18 years and over.

Employees (and their immediate families) of the Promoter, its related entities, agencies or contractors directly involved with this promotion are ineligible to enter.

4. Competition Type

This is a game of chance. Chance determines the winner, and no element of skill is involved.

5. How to Enter

To enter, participants must during the Competition Period:

1. Follow @seeubyhbf on Instagram or TikTok (or both)
2. Like the competition post
3. Tag at least one friend in the comments
4. Comment their guess for the total dollar amount of claims paid out by see-u by HBF (both hospital and ancillary) for the 12-month period December 2024 – November 2025

Each unique comment counts as one entry. Entrants may submit multiple entries, provided each comment contains a unique guess. Duplicate or automated entries may be disqualified at the Promoter’s discretion.

6. Determining the Winner

The winner will be the entrant who correctly guesses (or is closest to) the actual total claims amount, as determined by the Promoter using verified HBF data.

If more than one entrant submits the same correct (or closest) answer, the first correct entry received across either platform (Instagram or TikTok) will be deemed the winner.

The Promoter will determine timing based on the order in which valid entries are received according to each platform’s timestamp data.

The Promoter’s decision is final, and no correspondence will be entered into.

7. Prize

The winner will receive a **\$500 Prezzy eGift Card**.

The prize is not transferable, exchangeable or redeemable for cash.

If the prize becomes unavailable for any reason, the Promoter reserves the right to substitute it with a prize of equal or greater value.

8. Prize Delivery and Unclaimed Prize

The prize will be delivered electronically to the winner's nominated email address within **10 business days** of verification.

If the winner does not respond to claim the prize within **five (5) business days** of being contacted, the Promoter reserves the right to award the prize to the next closest valid entry.

9. Winner Notification

The winner will be contacted via direct message from the official @seeubyhbf Instagram or TikTok account within five (5) business days of the competition closing.

The winner's name and/or social-media handle may be announced on see-u by HBF's official social-media accounts.

The Promoter will never ask for payment details or other personal information via social media.

10. Verification

Entrants may be required to provide proof of identity, age and residency to claim the prize.

The Promoter reserves the right to verify the validity of entries and to disqualify any entrant who tampers with the entry process, submits an entry not in accordance with these Terms and Conditions, or engages in conduct that could damage the Promoter's reputation.

11. Accuracy of Claims Figure

The correct answer is based on HBF Health Limited's verified data for total hospital and ancillary claims paid under the see-u by HBF brand between 1 January 2025 and 31 December 2025.

12. Use of Entries

By entering, participants grant the Promoter permission to repost, share or otherwise use their entry (including their social-media handle) for promotional or marketing purposes without additional compensation.

13. Technical Issues

The Promoter accepts no responsibility for late, lost or misdirected entries, or for any technical issues (including social-media outages or connectivity errors) that may interfere with entry submission or winner notification.

14. General Conditions

- By entering, participants agree to be bound by these Terms and Conditions.

- This competition is in no way sponsored, endorsed or administered by, or associated with, Instagram or TikTok.
- Entrants release Instagram and TikTok from any liability arising from this competition.
- Personal information collected will be handled in accordance with the HBF Privacy Policy, available at www.hbf.com.au/privacy.

15. Limitation of Liability

To the maximum extent permitted by law, the Promoter and its related entities will not be liable for any loss, damage or injury suffered or sustained (including indirect or consequential loss) as a result of participation in the competition or acceptance of any prize.

