

see-u by HBF "ADULTING IS HARD" COMPETITION – TERMS & CONDITIONS

1. Promoter

The promoter of this competition is **HBF Health Limited ABN 11 126 884 786 trading as see-u by HBF** (the "Promoter").

Address: Level 14, 145 Ann Street, Brisbane QLD 4000.

2. Eligibility

- 2.1. Entry is open to **Australian residents aged 18 years or older**.
- 2.2. Employees of the Promoter and their immediate families are not eligible to enter.

3. Competition Period

- 3.1. The competition commences at **10:00 AM AEST on 28 April 2025** and ends at **5:00 PM AEST on 9 June 2025** ("Competition Period").
- 3.2. Entries received outside this period will not be considered.

4. How to Enter

4.1. To enter, participants must:

- Create a short video (between 5 seconds and 2 minutes) that shares your funniest "adulting fail" — a moment when everyday grown-up life didn't quite go to plan.
- Upload the video to either TikTok or Instagram.
- Use the hashtag **#Win20kWithSeeu** and tag **@seeubyhbf** in the post.
- Ensure your profile is set to public for the duration of the competition so your entry can be viewed and judged.
- Follow **@seeubyhbf** on the platform used to enter.
- Include a prompt in your video or caption encouraging others to share their own adulting fail.
- Relate your video back to see-u by HBF positively either in video or caption will be viewed favourably, e.g. "While adulting is full of fails, at least see-u by HBF makes health insurance failproof."

4.2. Adherence to Content Guidelines:

All entries must:

- Be **G-rated** and suitable for a general audience.
- Contain **no harmful, dangerous, offensive, or inappropriate content**.
- Not depict or encourage **risky behaviour, violence, or illegal activity**.

- Be the **original work** of the entrant and not infringe any third-party rights.

4.3. Multiple entries are permitted, provided each entry is unique.

5. Judging Criteria & Winner Selection

5.1. This is a **game of skill**. Chance plays no part in determining the winner.

5.2. All valid entries will be judged based on the following criteria:

- **Engagement & Reach (40%)**

Entries that gain strong organic engagement from Australian audiences—measured by likes, shares, comments, and views—will score higher. To ensure a clear association with see-u by HBF, we encourage participants to creatively link their adulting fail back to the brand positively. Any indication of artificially boosted interactions (e.g. bots, fake followers, or paid engagement) may result in disqualification.

- **Creativity & Originality (20%)**

We're looking for fresh, fun, and unexpected takes on adulting fails. A unique angle or surprising twist that feels real and relatable will stand out.

- **Humour & Entertainment Value (20%)**

Whether it's a laugh-out-loud moment or clever storytelling, the entry should entertain and resonate. Bonus points for videos that show strong comedic timing, authenticity, or viral-worthy flair.

- **Adherence to Content Guidelines (10%)**

Entries must follow all content rules (see section 4.2). That means G-rated content only, with no risky, unsafe, or offensive material.

- **Call-to-Action & Participation Encouragement (10%)**

Your entry should include a clear prompt encouraging others to enter - whether through your caption or in the video itself. Creative ways of inviting others to join in the fun will be viewed favourably.

5.3. Judging will take place within **10 days of the competition closing** at the Promoter's office or another nominated location.

5.4. The winner will be selected by a panel of judges appointed by the Promoter.

5.5. The decision of the judges is final, and no correspondence will be entered into.

6. Prize

6.1. The best entry, as judged by the panel, will win a cash prize of **AUD \$20,000**.

6.2. The prize is not transferable or exchangeable.

7. Winner Notification & Prize Claim

7.1. The winner will be notified via direct message on the platform used to enter within **10 days** of the judging.

7.2. The winner must respond within **4 days** to claim the prize. If the winner does not claim the prize within this time, the Promoter reserves the right to award the prize to the next best entry.

7.3. The winner's name (or social media handle) may be published on see-u's social media channels.

7.4. To claim the prize, the winner will be required to provide proof of identity and confirm ownership of the nominated bank account. This includes supplying a copy of the top section of a bank statement that clearly shows the account holder's name, BSB, and account number. This is to ensure the prize money is paid securely and to the correct recipient. The Promoter reserves the right to verify these details prior to processing the prize payment.

8. Content Usage & Intellectual Property

8.1. By entering the competition, participants grant the Promoter a non-exclusive, royalty-free, perpetual, worldwide licence to use, reproduce, modify, and communicate their entry for promotional and marketing purposes.

8.2. The participant warrants that their entry is original and does not infringe any third-party rights.

9. General Conditions

9.1. The Promoter reserves the right to disqualify any entry that does not comply with these terms and conditions.

9.2. The Promoter reserves the right to modify, suspend, or cancel the competition if circumstances beyond its control affect the integrity or proper conduct of the promotion.

9.3. The Promoter accepts no responsibility for late, lost, or misdirected entries due to technical disruptions or other reasons beyond its control.

9.4. This competition is in no way sponsored, endorsed, or administered by, or associated with, TikTok or Instagram.

10. Privacy

10.1. If you do not wish to provide personal information which is required, see-u by HBF may not be able to properly register you for the promotion or contact you in case of changes to the promotion or perform any other functions relating to the promotion or only perform them to a limited extent. We may use your personal information to publish the results of the promotion in the local newspapers or on the internet. We may disclose your personal information to our service providers, who may provide some services in relation to this promotion directly to you on our behalf. Generally, HBF uses systems and customer teams located within Australia. However, HBF may also use service providers who store personal information overseas. This means personal

information may be transferred as part of commercial arrangements between HBF and its service providers. Service providers located overseas may also be able to access your personal information which is stored in Australia. At the time of the publication of this statement, the territories in which HBF either transferred or intends to transfer personal information may include the United States, United Kingdom and Canada. HBF collects, uses and discloses your personal information in accordance with our Privacy Policy which is available at www.hbf.com.au. Our Privacy Policy contains further information about how HBF handles your personal information. This includes information on how you can access and/or seek the correction of personal information that we hold about you as required by law and make a complaint about the way your personal information is being handled by HBF and how HBF will deal with your complaint. If you have any questions about how HBF handles your Information, please contact our Privacy Officer by writing to GPO Box C101, Perth, Western Australia, 6839 or by telephoning 133 423.