

Cruise into 2020 with TUH

Competition terms and conditions

1. This competition is conducted by Queensland Teachers' Union Health Fund Limited ('TUH') ABN 38 085 150 376 of 438 St Pauls Terrace, Fortitude Valley, Queensland, 4006.
2. Information on how to enter this competition forms part of the conditions of entry.
3. The promotion commences at 8:00am on Friday, 25 October 2019 and closes at 4:00pm on Thursday, 30 January 2020 (Promotional Period).
4. The draw will be conducted on Wednesday, 5 February 2020 at 11am at the registered premises of TUH, 438 St Pauls Terrace, Fortitude Valley, Brisbane. The first entry, drawn randomly, that meets these terms and conditions will receive the cruise prize.

Prize winners will be notified by phone and mail using the contact details that TUH has on its records. It is a condition of entry that prize winners agree that their name may be published on the TUH website and/or used in other forms of marketing material by TUH, without TUH seeking further approval or the payment of any consideration.

5. Should TUH not be able to contact a prize winner by 12 February, 2020 using the contact details it has on record, a further draw will occur until a winner have been determined. The second draw will be conducted on Thursday, 13 February at 11am at the registered premises of TUH, 438 St Pauls Terrace, Fortitude Valley, Brisbane.
6. To be eligible to be in the draw to win, entrants must meet one of the following criteria:
 - New members
Must have joined TUH during the Promotional Period
 - Members making referrals
Members who have referred new members during the promotional period will receive one entry to the draw for each new eligible member referred.
7. The cruise prize consists of a cruise departing Brisbane to the South Pacific in 2020 or 2021, for up to 4 guests (up to \$4,000 value), with P&O Cruises, \$1,000 onboard spending money and up to \$1,000 travel insurance policy from TUH partners, Travel Card.

The prizes cannot be exchanged for any other goods or services, or taken as cash. The prize is not transferrable. The winner will get a letter from us and we will book the cruise on their behalf once they decide on where they would like to go and once the 30-day cooling period has lapsed. As cruises are subject to availability, the winner needs to select up to 3 cruises which will be reviewed upon submission by P&O Cruises.

8. The winner can choose a cruise departing Brisbane to the South Pacific in 2020 or 2021 for up to 4 guests with \$1,000 onboard spending money.

Each cruise prize includes:

- a. onboard main meals (with the exception of those restaurants which have an additional cover charge);
 - b. selected onboard activities, evening entertainment, and access to nightclubs (with the exception of those activities and facilities which have an additional cover charge); and
 - c. taxes, fees and port expenses.
9. Any costs above the included amount, which are associated with transport to/from the departure port will be the responsibility of the winner and will not be borne by the P&O Cruises or TUH. Shore excursions or other onboard activities, additional meals, taxes, insurance, passports, visas,

vaccinations, transfers, items of a personal nature, in-room charges and all other ancillary costs are not included. Each winner and their companion/s are responsible for ensuring that they have the necessary and valid travel documentation including, passports, any requisite visas and vaccinations.

10. The Prize is not redeemable for cash and is not transferable. If the winners are, for whatever reason, unable to travel within the nominated period, or do not take an element of the prize within the time stipulated by the Promoter then that element of the prize will be forfeited by the winner.
11. The winners agree they will not sell or otherwise provide their story and/or photographs to any media or other organisation.
12. Standard terms and conditions of travelling with P&O Cruises Australia will apply, including any applicable age restrictions. See Booking and Travel Conditions at <https://www.pocruises.com.au/plan/how-to-book/book-travel-conditions> which passengers will be bound by.
13. The winners must provide valid identification to P&O Cruises Australia. The winner or a travelling companion must be over the age of 18 (subject to applicable age restrictions). Alcohol consumption and gambling onboard are restricted to passengers aged 18 years of age or older. A credit card imprint or cash deposit will be required from the winner at check-in in order to board the cruise ship, for all incidental charges.
14. The Promoter may require the winners to sign a waiver of liability and indemnity in the form determined by the Promoter in its absolute discretion.
15. Independent financial advice should be sought as tax implications may arise as a result of accepting the prize.
16. Should TUH not be in a position to conduct the competition or the prize draw on the dates specified above it reserves the right to delay or cancel the competition or delay the draw under the same terms and conditions.
17. To the extent permitted by law, TUH will not be liable for any death, injury, damage or loss, whether it be direct or consequential, to any person as a result of entering into this competition or accepting a prize.
18. Entry into the promotion is open to Australian residents in Queensland, NSW, Victoria, Western Australia, Northern Territory and ACT only above the age of 18. Direct employees of TUH are not eligible to enter the competition.
19. Details of TUH's Privacy Policy can be obtained from <https://tuh.com.au/privacy> or upon request.

Permit number:

NSW: LTPS/19/396

ACT: TP 19/04456

TUH members are eligible for a \$100 e-gift card when they refer a friend or family member.

\$100 e-gift card Terms and conditions:

- The referred family member/friend cannot currently be a TUH member.
- The \$100 e-gift card will be e-mailed within 30 days of TUH receiving the first premium.
- You consent to TUH collecting, using and/or disclosing your personal information for the purposes set out in TUH's Privacy Statement.
- You may refer as many family members/friends as you wish.

If you have any questions regarding these terms and conditions, please contact TUH on 1300 360 701.