

Imagined Better Competition Terms and Conditions 2026-2027 (“Conditions of Entry”)

These Conditions of Entry outline the agreement between the Promoter and Entrants, and include terms that limit the Promoter’s liability for certain types of loss or damage and permit the Promoter to disclose your personal information to third parties (in accordance with the Insurance Australia Group (IAG) - Master Privacy Policy. You will need to accept these Conditions of Entry to continue to participate in the promotion.

1. By entering this promotion, Entrants agree to abide by these Conditions of Entry.
2. The Promoter is Insurance Australia Limited ABN 11 000 016 722 trading as NRMA Insurance, CGU, WFI and Lumley Special Vehicles of 2/201 Sussex Street, Sydney, New South Wales, Telephone (02) 9292 9222. The promotion is administered by Platform One (Australia) Pty Ltd ABN 18 134 434 736 (“**Administrator**”).
3. The promotion commences at 00:00 am AEDT on 1 March 2026 (“**Start Date**”) and closes at 23:59 pm AEDT on 28 February 2027 (“**End Date**”) (“**Promotion Period**”).
4. Entry is open to any Australian resident aged 18 years of age and over who is a registered member of the Imagined Better Community (“**Entrant**”). Employees (and their immediate families) of the Promoter and Administrator, related companies of the Promoter and Administrator and agencies associated with this promotion and their related companies are ineligible to enter. “**Immediate family member**” means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
5. To enter this promotion, Entrants must, during the Promotion Period:
 - a. Be members of the Imagined Better Community; and
 - b. Either complete a survey or participate in an online discussion (each of these, being an (“**Activity**”)) using the Imagined Better Community platform <https://imagined-better.com/>.
6. Entrants will automatically receive one (1) entry into the applicable Prize Draw for each Activity completed (“**Entry**”). Anyone who joins the Imagined Better community during the Promotion Period will also receive four (4) entries into the applicable draw.
7. Should an Entrant not wish to be automatically entered into the promotion, they should notify the Promotion Manager directly via support@imagined-better.com.
8. Incomplete, indecipherable or illegible Entries will be deemed invalid.
9. The Prize is an online GiftPay eGift Card to the value of \$100. The use of the prize is subject to GiftPay’s Terms and Conditions available at <https://www.giftpay.com/egift/info.aspx>. The prize is to be redeemed online and can be used for online and/or offline shopping subject to the merchant selected. There are a total of 60 prizes on offer for this promotion and the total prize pool is AUD\$6,000.
10. The Prize Draws will be conducted by Platform One (Australia) Pty Ltd, 351 Pacific Highway, Artarmon NSW 2064, Australia at 10:00am on the dates set out below. Entries open and close for each Prize Draw on the dates/times specified below. The times outlined below are in AEST/AEDT (as applicable in NSW). Non-winning entries in each Prize Draw will **not** be entered into any subsequent Prize Draw/s.

#	Entries open	Entries close	Draw date
1	12:00 am 1 March 2026	11:59 pm 31 March 2026	2 April 2026
2	12:00 am 1 April 2026	11:59 pm 30 April 2026	5 May 2026

3	12:00 am 1 May 2026	11:59 pm 31 May 2026	3 June 2026
4	12:00 am 1 June 2026	11:59 pm 30 June 2026	2 July 2026
5	12:00 am 1 July 2026	11:59 pm 31 July 2026	5 August 2026
6	12:00 am 1 August 2026	11:59 pm 31 August 2026	2 September 2026
7	12:00 am 1 September 2026	11:59 pm 30 September 2026	6 October 2026
8	12:00 am 1 October 2026	11:59 pm 31 October 2026	5 November 2026
9	12:00 am 1 November 2026	11:59 pm 30 November 2026	2 December 2026
10	12:00 am 1 December 2026	11:59 pm 31 December 2026	5 January 2027
11	12:00 am 1 January 2027	11:59 pm 31 January 2027	3 February 2027
12	12:00 am 1 February 2027	11:59 pm 28 February 2027	3 March 2027

11. The first five (5) valid entries drawn from each Prize Draw will each win the prize specified above.

12. The draw conductor may draw additional reserve entries in case an invalid Entry or Entrant is drawn.

13. If a Prize Draw is scheduled on the weekend or a public holiday, the Prize Draw will be conducted at the same time and location on the following business day. The winner of a drawn prize is determined by chance.

14. Winners will be notified by email within two (2) working days (i.e. excluding weekends and public holidays) of the corresponding Prize Draw and will receive written reminder confirmation within fourteen (14) days ("**Written Confirmation**"). In their Written Confirmation, winners will be provided with details of how to claim their prize and the date by which they must claim their prize, being not more than three (3) months after the Written Confirmation ("**Prize Claim Date**").

15. Winners will be published on the Imagined Better community website (<https://imagined-better.com/>) within seven (7) days of the corresponding draw. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and postcode of residence.

16. All reasonable attempts will be made to contact each winner.

17. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize within the reasonable time specified above by the Promoter, they forfeit the prize and the Promoter is not obliged to substitute the prize.

18. All prize values are in Australian dollars. Prizes will only be distributed in Australia, and all components of the prizes are not transferable and cannot be exchanged for cash or otherwise.

19. If a prize is unclaimed by the Prize Claim Date, subject to any directions from a regulatory authority, the promoter will conduct a redraw on the dates specified in the table below at the same time and location and on the same terms as the Prize Draw, in order to distribute any unclaimed prizes ("**Unclaimed Prize Draw**"). In the case of a redraw winner, they will be notified by email within two (2) days of the corresponding Unclaimed Prize Draw, receive Written Confirmation and their surnames, initial and postcode of residence will be published on the Imagined Better website (<https://imagined-better.com/>) within 7 days of the corresponding Unclaimed Prize Draw.

Unclaimed Prize Draw

Draw	Unclaimed Prize Draw Dates
1	8 July 2026
2	10 August 2026
3	7 September 2026
4	12 October 2026
5	10 November 2026
6	7 December 2026
7	7 January 2027
8	5 February 2027
9	5 March 2027
10	7 April 2027
11	7 May 2027
12	7 June 2027

20. The Promoter's decision is final, and binding and no correspondence will be entered into.
21. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and specification, subject to any written directions of a regulatory authority.
22. No entry fee is charged by the Promoter to enter the promotion. Where entry is allowed online, there is no additional cost to enter the promotion other than any cost paid by the Entrant to access the website or social media platform of entry via their Internet service provider.
23. Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the Entrant. The Promoter has no control over telecommunications networks and accepts no responsibility for problems associated with them. The Promoter is not responsible for any delay in, or failure of, transmission in circumstances beyond the Promoter's reasonable control which causes an entry not to be received during the Promotion Period. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
24. The Promoter is not liable for any additional costs associated with the taking of a Prize and any expense incurred beyond the specified Prize will be the responsibility of the winner.
25. The Promoter reserves the right, at any time, to verify the validity of Entries and Entrants and to disqualify any Entrant who submits an Entry that is not in accordance with these Conditions of Entry or who tampers with the Entry process including the use of techniques designed to avoid the payment of SMS costs and any form of automated entry device or software.
26. Each prize will be awarded to the person named in the Entry and any Entry that is made on behalf of an Entrant or by a third party will be invalid. If there is a dispute as to the identity of an Entrant or winner, the Promoter reserves the right (acting reasonably), to request proof of identity to determine the identity of the Entrant or winner.
27. The Promoter (subject to State and Territory legislation) reserves the right to amend, extend cancel or suspend the promotion and invalidate any affected entries, or suspend or modify a prize, in circumstances where an event beyond the reasonable control of the Promoter corrupts or affects the administration, security, fairness, integrity or product conduct of the promotion.
28. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter is bound by the Australian Privacy Principles in accordance

with the Privacy Act 1988 (Cth) and its privacy policy which is located at <https://www.nrma.com.au/privacy-security>. The Promoter's privacy policy contains information about how the Entrant may access, update and seek correction of the personal information the Promoter holds about them and how the entrant may complain about any potential breach by the Promoter of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with. The Promoter collects personal information about Entrants to enable them to participate in this promotion and may disclose the Entrants' personal information to third parties including its contractors and agents, prize suppliers, service providers and regulatory authorities to assist in conducting this promotion. If the Entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the promotion.

29. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry, to the extent of any inconsistency.

30. The Promoter reserves the right, at any time, to validate and check the authenticity of Entries and Entrant's details (including an Entrant's identity, age and place of residence). In the event that a winner cannot provide suitable proof as required by the Promoter (acting reasonably) to validate their Entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible Entries, as applicable, will at the Promoter's discretion (acting reasonably) be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all Entries submitted by that individual invalid.

31. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the promotion or claiming a prize, the Promoter will (acting reasonably) attempt to resolve the dispute in direct consultation with the Entrant. If the dispute cannot be resolved, the Promoter's decision will be final.

32. EXCEPT FOR ANY LIABILITY THAT CANNOT BE EXCLUDED BY LAW (IN WHICH CASE THAT LIABILITY IS LIMITED TO THE MINIMUM ALLOWABLE BY LAW), AND SUBJECT TO THE CLAUSE PERTAINING TO GUARANTEES AND WARRANTIES BELOW, THE PROMOTER'S LIABILITY FOR ANY LOSS, DAMAGE, EXPENSE, PERSONAL INJURY OR DEATH IS LIMITED TO THE TOTAL VALUE OF THE PRIZE POOL FOR THIS PROMOTION. FOR THE SAKE OF CLARITY, THIS LIMIT TO THE PROMOTER'S LIABILITY SHALL NOT APPLY TO ANY PERSONAL INJURY OR DEATH RESULTING FROM THE PROMOTER'S GROSS NEGLIGENCE.

33. TO THE EXTENT PERMITTED BY LAW, THE PROMOTER (INCLUDING ITS RELATED BODIES CORPORATE, OFFICERS, EMPLOYEES AND AGENTS) EXCLUDES ALL LIABILITY (INCLUDING NEGLIGENCE), FOR ANY INDIRECT OR CONSEQUENTIAL LOSS OR DAMAGE, INCLUDING LOSS OF OPPORTUNITY.

34. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restrict, exclude or modify or purport to restrict, exclude or modify any statutory consumer rights under any applicable law, including the Competition and Consumer Act 2010 (Cth).

35. The winners agree and consent to participate in and co-operate as required with all reasonable marketing and editorial activities relating to the promotion, including (but not limited to) being recorded, photographed, filmed or interviewed. The winners acknowledge and agree that the Promoter may use any such marketing and editorial material without further reference or compensation to them.

36. Entrants consent to their personal information being used by the Promoter and its related companies for the purposes of carrying out marketing, planning, product development and promotional campaigns, in any media including email unless an Entrant otherwise withdraws their consent to the use of their information in this manner.

37. Authorised under: ACT Permit No. TP 26/00372, and SA Permit No. T26/275