

Protect Bill Buster Competition 2025 - Terms & Conditions

1. Introduction

1.1 The Protect 'Bill Buster' Competition ("Competition") is run by Protect Severance Scheme No 2 ABN 52 967 672 143 Address: Level 7, 380 Docklands Drive Docklands VIC Australia 3008 ("Promoter") and is open to current Protect members from Australia or New Zealand who are 18 years or older and who download the Protect App and enter via the App ("Entrants").

1.2 The Protect App is available for download from the App Store and Google Play. Australian & New Zealand App download links are available from the Protect website: <https://www.protect.net.au/workers/the-protect-app/>

1.3 By participating in this Competition, Entrants agree to be bound by these Terms and Conditions.

1.4 Entrants' personal information will be collected, used, and disclosed in accordance with the Promoter's Privacy Policy.

2. Eligibility

2.1 To be eligible to enter the Competition, Entrants must:

- (a) be an Australian or New Zealand resident aged 18 years or older;
- (b) be a current member of Protect;
- (c) download and log in to the Protect App;
- (d) enter the Competition and adhere to the entry requirements; and
- (e) comply with these Terms and Conditions.

2.2 Current or former Board members, employees, or immediate family of the Promoter are ineligible to enter.

3. Competition Period

3.1 The Competition commences at **12:01 AM on 7 April 2025** and closes at **11:59 PM on 5 October 2025**. All times are in AEST (Melbourne time).

4. How to Enter

4.1 To enter the Competition, Entrants must:

- (a) download the Protect App from the App Store or Google Play;
 - (b) log in to the Protect App with member credentials that include a Protect membership number (or verified email address) and password;
 - (c) enter the Competition via the feedback option on the Protect App during the Competition Period; and
 - (d) provide requested information, including name, Protect membership number, email address, and country, state, or territory of residence.
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5. Prizes

5.1 The total prize pool is **AUD \$41,000**.

5.2 The prizes include:

- **One (1) major prize of AUD \$20,000**, open to all Protect members in Australia and New Zealand.
- **Seven (7) minor prizes of AUD \$3,000 each**, with one winner drawn from each of the following regions:
 - Victoria
 - New South Wales & ACT
 - Queensland & Northern Territory
 - Western Australia
 - South Australia
 - Tasmania
 - New Zealand

5.3 All entrants have an equal chance of winning the major prize

5.4 Minor prize winners **are also eligible** for the major prize.

5.5 Minor prizes will be drawn first, and winners will go back into the draw for the major prize

5.6 Prizes will be direct deposited into the winner's nominated bank account within seven (7) days of account notification.

5.7 Prizes are not transferable or exchangeable.

6. Prize Draw & Winner Selection

6.1 The Prize draw will be conducted at **11.00AM AEST on 14 October 2025** at the Promoter's offices located at Level 7, 380 Docklands Drive, Docklands VIC 3008.

6.2 Winners will be selected at random from all eligible entries received during the Competition Period.

6.3 The draw and winners will be promoted on the Protect Instagram account @protectmembers and on the Protect website www.protect.net.au.

6.4 The details of all winners including last name, first initial and postcode will be first published on the Protect website at **12:00 PM AEST on 16 October 2025** and will remain published for at least 28 days.

6.5 Winners will be notified by phone and email within seven (7) days of the draw.

6.6 If a winner cannot be contacted or does not claim their Prize within seven (7) days, a redraw will occur at **11:00 AM AEST on 28 October 2025** at the same location.

6.7 Redraw winner details including last name, first initial and postcode will be published on the Protect website at **12:00 PM AEST on 29 October 2025** and will remain published for at least 28 days.

6.8 The winner of the redraw will be notified by phone and email within seven (7) days.

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

7. Claiming the Prize

7.1 Winners must be able to verify their Protect membership status through Protect membership records.

7.2 If a winner, or winner of an unclaimed prize draw, does not claim their Prize within **14 days of notification**, the Prize will be forfeited, and no alternative prize or monetary compensation will be offered.

7.3 Unclaimed prizes will be used at the Promoter's discretion.

8. Publicity

8.1 By entering the Competition, Entrants agree to participate in any publicity associated with the Competition, including the Promoter using their name, likeness, and entry for promotional purposes.

9. Liability & Legal Requirements

9.1 The Competition is a game of chance and is subject to Australian state and territory regulations and New Zealand sales promotions laws.

9.2 The Promoter will not be held liable for any loss or damage (including loss of opportunity) suffered by Entrants in connection with the Competition.

9.3 The Promoter is also subject to the laws and regulations of Australian Consumer Law and the New Zealand Gambling Act 2003.

9.4 If for any reason any aspect of this Promotion is not capable of running as planned, the Promoter may in its sole discretion cancel, terminate, modify, or suspend the Promotion and invalidate any affected entries, subject to relevant regulations.

10. Permits

10.1 The following permits apply:

- ACT Permit: TP 25/00741
- NSW Permit: TP/04248
- SA Permit: T25/539

For further information, visit www.protect.net.au