

***Terms and Conditions:** The competition commences at **9am AEDT Monday, 2 March 2020** and closes at **midnight AEST Monday, 31 August 2020**.

Method of entry:

There are three (3x) individual challenges that entrants can participate in, with one (1x) prize rewarded for each challenge.

A post will be published to the Health Professionals Bank Facebook and Instagram pages asking entrants to respond to the individual challenge. For Facebook, an entry is made by liking the Health Professionals Bank Facebook page @hpbankau, posting an entry on it and including #TheNextNightingale. For Instagram, the entrant needs to have a public account for visibility of the entry, and an entry is made following the Health Professionals Bank Instagram page hpbankau, posting an entry on the entrant's own profile, tagging hpbankau and including #TheNextNightingale.

There are no limits to how many times a person can enter.

The entry period for the challenges will be the following dates:

- *Challenge 1 opens 9am AEDT Monday 2 March, and closes midnight AEST Thursday 30 April*
- *Challenge 2 opens 12am AEST Friday 1 May, and closes midnight AEST Tuesday 30 June*
- *Challenge 3 opens 12am AEST Wednesday 1 July, and closes midnight AEST Monday 31 August*

Eligibility: Entrants will need to be an Australian resident to be eligible. Teachers Mutual Bank Limited Directors, employees and Members Committee members and members of their family (spouse, de facto, parent, grandparent, child, stepchild, grandchild, brother or sister) are not eligible to enter.

Draw details: Competition entries in Challenges 1-3 will be judged within 5 working days of each challenge closing by a panel of Teachers Mutual Bank Limited employees based on creativity and content. The three winners of these challenges will then have their entries judged by a panel of three industry representatives based on creativity and content for the main prize.

Winner notification: The prize winners of Challenges 1-3 will be notified via a private message and a post on the Health Professionals Bank Facebook and Instagram pages within 5 working days of each challenge closing. The winner of the main prize will be notified via a private message and a post on Health Professionals Bank Facebook and Instagram pages and have their name published on the Health Professionals Bank website by 9am AEST Friday, 4 September 2020.

Prize details:

The three (3x) individual challenge winners will receive an Endota Spa Freedom Gift Card to the value of \$300 each. The main prize winner will receive two (2x) return economy flights to Florence Italy from a capital city in Australia, five (5x) nights' share accommodation at the Hotel Villa Royal, \$1,000 spending money, and participation for two (2x) in the [Florence Nightingale Fellowship Tour to Florence](#).

If for any reason any of the prize is not available due to any reason beyond the promoter's control, the promoter shall be at liberty at its discretion to substitute the prize with another similar prize of equivalent monetary value.

Unclaimed prizes: Winners of Challenges 1-3 must provide their postal address by 5pm AEDT Friday, 2 October 2020 so that all gift cards can be delivered by post. Prizes are not transferable or redeemable; a redraw for the unclaimed prizes will not be held.

Promoter's details: The promoter is Teachers Mutual Bank Limited, ABN 30 087 650 459 AFSL/Australian Credit Licence No 238981, 28-38 Powell Street, Homebush NSW 2140.

Winner's consent for promotion: In the event they are a winner, entrants must consent to the promoter using their name, the entry and the photograph submitted to the competition in any media for an unlimited period of time for the purpose of promoting, publicising or marketing this promotion and promoting any products and services by the promoter. The promoter may reasonably request the winners to participate in promotional activities including but not limited to interviews with the media, social media, activity and provision of content during and post the trip to Florence, Italy, and the winners will participate in such activities when reasonably able to do so.

Indemnity and disclaimer: You agree to release and indemnify Health Professionals Bank and its agents and employees from and against, all liability, cost, loss or expense arising out of acceptance of any prize or participation in the competition including (but not limited to) loss of income, personal injury, damage to property and whether direct or consequential, foreseeable, due to some negligent act or omission or otherwise. **Health Professionals Bank is not responsible or liable:** If, for any reason beyond Health Professional Bank's reasonable control, any element of any prize is not provided. Health Professionals Bank, in its absolute discretion, may substitute a different prize of equivalent value in place of any prize referred to in these terms and conditions; If, for any reason, the competition is suspended, varied or terminated at any time, with or without prior warning or publicity; For late, lost or misdirected entries; For any change in the value of a prize occurring between the publishing date and the date the prize is claimed. Health Professionals Bank has the right to exclude any person from this competition for any reason whatsoever and to amend these terms and conditions at any time or cancel the competition subject to state regulation. Health Professionals Bank is a division of Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981