

HCI Member Survey 2026

Competition Terms and Conditions

Competition overview

1. Information on how to enter and the Prize forms part of these terms and conditions ("Terms and Conditions"). By entering the HCI Member Survey Competition 2026 ("Competition"), entrants accept these Terms and Conditions.
2. The Competition is a game of chance. One (1) Eligible Entrant who submits an Eligible Entry in accordance with these Terms and Conditions will be selected at random to win the Prize.
3. An Eligible Entrant may make only one (1) Eligible Entry. Entry is free.
4. The Promoter is Health Care Insurance Limited (HCI), ABN 43 009 579 088, of 25 Cattley St, Burnie, TAS 7320 ("Promoter").
5. The Competition commences at 9:00 am Australian Eastern Daylight Time (AEDT) on Monday 26 October 2026 and ends at 11:59 pm AEDT on Monday 30 November 2026 ("Competition Period").

Definitions

6. For the purposes of these Terms and Conditions:
 - a) "Competition Submission" means a completed online HCI Member Survey submitted at <https://hciltld.com.au/survey2026> during the Competition Period.
 - b) "Eligible Entrant" and "Eligible Entry" have the meanings given in clause 8.
 - c) "Immediate Family Member" means a spouse, ex-spouse, de facto spouse, child or stepchild (whether natural or adopted), parent, stepparent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, stepbrother, stepsister, or first cousin.
 - d) "Prize" has the meaning given in clause 14.
 - e) "Prize Winner" means the Eligible Entrant whose Eligible Entry is selected in the applicable prize draw.
 - f) "Required Information" means an entrant's full name, HCI membership number, and email address.

Privacy

7. The Promoter collects entrants' personal information to administer the Competition, verify eligibility, contact the Prize Winner, arrange delivery of the Prize, and publish the Competition result. The Promoter may disclose information to service providers assisting with these activities and to regulatory authorities where required by law. Entrants must provide the Required Information to enter the Competition. Survey responses will be used to understand members' experiences and improve HCI's products and services. The Promoter will handle personal information in accordance with its Privacy Policy, which explains how individuals can access or correct their personal information or make a privacy complaint: <https://hciltld.com.au/documents/policies/Privacy-Policy.pdf>. The Promoter will retain competition records, including entry records and draw records, for a reasonable period after completion of the Competition.

Eligibility and entries

8. An "Eligible Entrant" is an individual who:
 - a) is aged 18 years or over at the time of entry;
 - b) is an Australian citizen or permanent resident residing in Australia;
 - c) is covered by a current HCI membership at the time of entry, including as a policyholder, partner, or adult dependant, and remains covered by a current membership with premiums paid up to date at the time of entry and the applicable prize draw;
 - d) is not an employee or officer of the Promoter or an agency associated with the Competition, or an Immediate Family Member of any such person; and
 - e) completes and submits the online HCI Member Survey and provides the Required Information in the personal details section at the end of the survey during the Competition Period.

An entry satisfying these requirements is an "Eligible Entry".

9. Multiple Eligible Entrants may enter per household, including where they are covered by the same HCI membership. The limit of one (1) entry per person still applies.

Selection and prize

10. The Prize will be drawn at 11:00 am AEDT on Tuesday 1 December 2026 at 25 Cattley St, Burnie, TAS 7320.
11. Any person may, by prior arrangement with the Promoter, witness the prize draw. Entrants do not need to attend the draw to win.
12. Following the end of the Competition Period, each Eligible Entry will be allocated a unique number. The Promoter will use a random number generator to select one (1) Eligible Entry. Each Eligible Entry will have an equal chance of winning.
13. The total Prize pool is valued at AUD \$749, including GST. Delivery will be provided at no cost to the Prize Winner.
14. There is one (1) prize ("Prize"), consisting of an Apple iPad 11-inch (A16), Wi-Fi, 128GB, valued at AUD \$749 including GST, together with delivery to the Prize Winner's nominated postal address within Australia. The Prize Winner may choose blue, pink, yellow, or silver, subject to availability at the time of purchase. If their preferred colour is unavailable, the Prize Winner may choose another available colour. Optional accessories, subscriptions, and services are not included.
15. The Prize Winner will be notified by email by midday AEDT on Tuesday 1 December 2026, using the email address provided with their entry. The notification will explain how to claim the Prize and arrange delivery. The Prize Winner's first initial, surname, and state or territory of residence will be published on the Promoter's website and Facebook page by Friday 4 December 2026 and remain available for at least 28 days.
16. The Promoter will take all reasonable steps to contact the Prize Winner and arrange delivery of the Prize. The Prize must be claimed by 5:00 pm AEDT on Monday 1 March 2027. If the Prize Winner declines the Prize or the Prize remains unclaimed by that deadline, an unclaimed prize draw will be held at 11:00 am AEDT on Tuesday 2 March 2027 at 25 Cattley St, Burnie, TAS 7320, subject to applicable laws and any directions from relevant regulatory authorities. The redraw will use the method described in clause 12, excluding the original winning entry. The replacement Prize Winner will be notified by email within two (2) business days, and their first name and suburb will be published on the Promoter's website and Facebook page within seven (7) days and remain available for at least 28 days. Any further unclaimed prize will be dealt with in accordance with applicable laws.

17. If the Prize becomes unavailable for reasons beyond the Promoter's reasonable control, the Promoter may substitute a prize of equal or greater value, subject to applicable laws and any required regulatory approval.
18. The Prize is not transferable or exchangeable and is not redeemable for cash.
19. Subject to applicable laws and entrants' rights to raise complaints or disputes, the Promoter's decisions concerning the administration of the Competition are final.
20. The Promoter reserves the right, at any time, to verify the validity of entries and entrants, including an entrant's identity, age, place of residence, and HCI membership status, and to disqualify any entrant who submits an entry that does not comply with these Terms and Conditions, tampers with the entry process, or is not otherwise an Eligible Entrant. Errors or omissions may be accepted at the Promoter's discretion, subject to applicable laws. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

General

21. By entering, entrants agree that, if they win, their first initial, surname, and state or territory of residence may be published to announce the Competition result and comply with applicable legal requirements. Any use of the Prize Winner's photograph, image, testimonial, or other personal information for additional promotional purposes will require their separate consent.
22. If the Competition is interfered with or cannot be conducted as reasonably anticipated for reasons beyond the Promoter's reasonable control, the Promoter may, to the extent permitted by law, disqualify an entrant responsible for that interference or modify, suspend, terminate, or cancel the Competition, subject to any required approval from relevant state and territory regulatory authorities.
23. Any disputes concerning the conduct of the Competition or the claiming of the Prize may be raised with HCI by calling 1800 804 950 or emailing enquiries@hcilttd.com.au. This does not limit any rights an entrant may have under applicable laws.
24. Subject to clause 25, the Promoter, including its officers, employees, and agents, excludes liability to the extent permitted by law for loss or damage, including loss of opportunity, whether direct, indirect, special, or consequential, arising in connection with the Competition, including loss or damage arising from:
 - a) technical difficulties or equipment malfunction;
 - b) theft, unauthorised access, or third-party interference;
 - c) any variation in the Prize value from that stated in these Terms and Conditions; or
 - d) any tax liability incurred by an entrant.
25. Nothing in these Terms and Conditions excludes, restricts, or modifies any rights or remedies under the Competition and Consumer Act 2010 (Cth) or any other legislation that cannot lawfully be excluded, restricted, or modified by agreement.
26. These Terms and Conditions are governed by the laws of Tasmania, subject to any mandatory laws applicable in other Australian states and territories.
27. General enquiries can be directed to HCI by calling 1800 804 950 or emailing enquiries@hcilttd.com.au.
28. Apple is not a participant in or sponsor of this promotion.