

Competition Overview

Make your tips by selecting the teams to win for each game in each Round. We allow a draw to be selected, as outlined in the comp details.

Tips for each game can be entered at any time prior to each rounds commencement time as published on the site.

Tips cannot be edited after they have been entered, so please make sure you've done your research before entering.

Participants will be allocated 1 point for a successful pick, or 1 for a successful draw. What you are allocated is set out in the Tipping Competition rules.

If tippers join after the season has commenced, they will be allocated the default score of 0 for previous matches not tipped.

Tippers will be ranked by their overall score, where the highest score is the highest rank.

End of season winners will be determined by total score.

Prize money will be indicated on the overall ranking ladder next to each position allocated with prize money. In the event of draw between participants, the tied participants will be invited to submit tips for the semi-final and grand final round. The participant with the highest points at the end of the semi-final and grand final round will be declared the winner. In the event a further draw, the prize money will be split evenly amongst the winners.

TERMS AND CONDITIONS

Welcome to WageCover Tipping. These are our Terms & Conditions for use of the site which you may access in several ways, including but not limited to the web, PDAs, mobile phones, or any other electronic device capable of accessing the web. These Terms & Conditions apply whenever you access the Site, regardless of how you access the Site.

1. Registration to the web site is free.

DEFINITIONS

2. In these Terms & Conditions of Entry, unless the contrary intention appears, the following words and phrases have the meanings set out opposite them:

"participant" means a person who is eligible to participate and registers for or participates in any of the tipping comp(s) by logging into the web site with their username and password; Your use of and access to this site indicates your acceptance of these Terms & Conditions, as they exist at that time.

"web site" means the web site of the tipping comp(s) at <http://www.wagecover.com.au> accessible on the internet through the world wide web.

"site owner" is WageCover Australia Pty Ltd ABN 31 070 231 748.

"round" means a round of the relevant code conducted during that code's season that is made available for tipping as outlined on the web site.

"season" means the normal weekly round games played during the season of the National Rugby League as defined on the NRL website (<https://www.nrl.com/>) . At the discretion of the site owner, seasons may or may not contain the semi-final and grand final round of the NRL. Information on the season duration will be posted on the web site;

"score" means the allocation of points to a participant for the correct selection of a match as defined by the web site;

ENTRY CONDITIONS

3. Information on how to enter, scoring and prizes as posted on the web site forms part of these Terms & Conditions of Entry. Participants not complying with these Terms & Conditions of Entry may be deemed to be ineligible and the site owner reserves, in its absolute discretion, the right to disqualify any participant from the tipping competition if any entries do not comply with these Terms & Conditions of Entry. Entry into any tipping competition is deemed to constitute acceptance of these Terms & Conditions of Entry.

4. The Tipping competitions are only open to residents of Australia over the age of 18. Employees of the site owner, associated third parties, and their immediate families are ineligible to enter.

Participants may only enter a tipping competition once. The Site Owner will remove any duplicate entries and may suspend the participant from entering altogether. The site owner reserves the right, in its sole discretion, to verify their identity of the participant.

An individual may only be eligible for prizes if they have complied with all terms and conditions.

5. The site owner reserves the right not to accept registration of any participant if the registration contains anything slanderous or defamatory or is otherwise unsightly in any way, as determined by the site owner in its absolute discretion. Any participant may be removed from the competition due to any conduct that is deemed to have breached this clause.

TIPPING COMPETITIONS

6. To enter any tipping competition, a participant must:

- a. Register on the site owners website.
- b. Make a selection of the teams the participant tips to win or draw for each game in a nominated round.
- c. Participants who fail to make a selection on the website for a round will be allocated the lowest round score even if it is zero points.

7. Participants will be allocated one (1) point towards their score for each correct selection of a match. In the event of a match in a given round being cancelled, abandoned, or not completed, it is treated as a loss for both teams competing in that match for the purposes of calculating each participants score. If a team is given a BYE round, it will be treated as a win for that team.

If a match result is successfully disputed, the points in the tipping competition will be amended to reflect the disputed result.

8. If a match is rescheduled the match will be removed from its previous round and added to the round closest to the rescheduled date. Tips entered for the original match may not be altered for the rescheduled match.

9. Participants may not alter their selection for a round once they have saved their tips.

10. In order to determine the results in each round, participants will be ranked by their score, where the highest score has the highest rank.

11. The end of season rankings for each comp will be determined by the participant's total score for all rounds.

12. Any entry fees (if any) will be collected and managed by the site owner.

13. Prizes (if any) and their values are as set out on the web site by the site owner.

14. In the event there is any dispute concerning the conduct or running of the tipping comp, the decision of the site owner is final.

GENERAL TERMS

15. Any cost associated with accessing the web site is the participant's responsibility and is dependent on the internet service provider used. A participant electing to access the web site via wireless platforms for the purpose of registering for and/or entering tips may be subject to content service fees imposed by its telecommunications provider. No revenue sharing or commission arrangement exists between the competition owner and the telecommunications provider in relation to any such transactions.

19. In the event that a prize winning participant is unable to accept their prize for whatever reason, or the prize is unable to be allocated, within three (3) months of the results being determined, the comp owner will award that prize to the participant who met the eligibility criteria and would have been deemed the prize winner had the original prize winning participant not participated in the tipping competition.

20. The site owner reserves the right, at any time, to verify the validity of registrations and web site activity and the eligibility of applicants and participants (including an applicant's or participant's identity, age and place of residence) and to disqualify any participant who submits a registration, tip, or any other information on the site that is not in accordance

with these Terms and Conditions of Entry or who tampers with the registration or any processes of the web site. Failure by the site owner to enforce any of its rights at any stage does not constitute a waiver of those rights.

21. Except for any liability that cannot be excluded by law, the site owner and its associated third parties associated with this tipping comp (including their respective officers, employees and agents) are not liable and do not accept responsibility for:

- a) a participant's tips selections that are not received or which are received and subsequently corrupted or rejected by the web site server, whether or not after receipt by the site owner;
- b) any lost, delayed, misdirected or corrupt emails messages to or from the web site;
- c) the web site not being continuously available for use;
- d) any loss or damage whatsoever (including but not limited to direct, indirect or consequential loss) or personal injury suffered or sustained in connection with a participant's participation in the tipping comp or the taking of a prize or otherwise relating to the conduct of the tipping comp, howsoever caused, including failure of the web site or incorrect or corrupt data supplied by the comp owner to a participant;
- e) any theft, unauthorised access, or third-party interference, including but not limited to in relation to information concerning competition participants; and/or
- f) any variation in the value of any prize; or any tax liability incurred by a participant or prize winner.

22. As a condition of accepting any prize, the winner must sign any legal documentation in the form required by the site owner and/or prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.

23. Information about participants is used by the comp owner to assess and process registration in the tipping comp. If an applicant does not provide the required information, the comp owner cannot process the registration. All entries and associated information become the property of the site owner and will be entered into a database. Information emanating from the participant's participation in the tipping comp is used by the site owner and its associated third parties with this tipping comp for the determination of winners and distribution of prizes, if any, awarded to a participant. Participants consent to publishing their name and score in the results section of the web site and as otherwise set out in these Terms and Condition of Entry. The site owner will not be held responsible for any loss of reputation, status or otherwise in connection with a participant's tipping selections and consequential results. It is a condition of entry that participants consent to these uses and disclosures of their information. Information about participants may also be used by the site owner, its agents, contractors and related companies, for the purposes of carrying out marketing, planning, product development and direct mail, telemarketing and promotional campaigns unless a participant otherwise elects to withdraw their consent in writing to the use of their information in this manner.

24. The personal information supplied by entrants when entering this competition will be used by the site owner in accordance with its privacy policy. Please refer to the Privacy

Policy by visiting the web site (<https://wagecover.com.au/>) for more information. Entry in this competition is an agreement to be bound by that policy. All entrants may have their details removed from the comp owner's database by contacting the site owner. If details are removed prior to the conclusion of the competition and/or award of prize(s), participants will forfeit their right to claim any prizes or refund of entry fee, if any.

25. Notwithstanding the site owner's rights to not accept or to subsequently disqualify a participant, the site owner will not be liable for any legal action arising out of any participant's name or postings on the web site being slanderous, defamatory or unsightly to the public at large, except for any liability that cannot be excluded by law. By participating in the tipping comp, the participant agrees to indemnify the site owner, its agents, contractors and related companies from any legal action, claim or dispute arising in relation thereto.

26. The site owner shall not be liable for any manufacturer defects in prizes or for any loss, damage or personal injury whatsoever which is suffered or sustained (including but not limited to indirect or consequential loss) as a result of taking a prize, except for any liability which cannot be excluded by law. The use of any automated entry software or any other mechanical or electronic means that permits any person to enter the tipping competition repeatedly is prohibited and all participants or entries submitted reasonable suspected of originating from a participant engaging in such practices will be terminated at the discretion of the comp owner.

27. By entering a tipping competition all participants:

- a) assign to the site owner all rights including present and future copyright in their entry and the publicity materials in all media (including, without limitation, the internet) and whether in existence now or created in the future;
- b) agree not to assert any moral rights in respect of their entry and the publicity materials (wherever and whenever such rights are recognised) against the site owner, its assigns licensees and successors in title; and
- c) undertake to the site owner that their entry is not in breach of any third party intellectual property rights.

28. A failure by the site owner to enforce any one of these terms and conditions in any instance(s) will not constitute a waiver or otherwise give rise to any claim or right of action by any other person or participant.

29. As a participant of the web site, the participant agrees to receive a minimum of one email per week from the site owner.

30. The site owner reserves the right to update these terms and conditions from time to time. Changes will be posted on the website.