

Newcastle Permanent IRONMAN: Port Macquarie 2026 Athlete Golden Ticket Promotion

Schedule to the Terms and Conditions

Promotion name	"Newcastle Permanent IRONMAN: Port Macquarie 2026 Athlete Golden Ticket" Promotion
Promoter	Newcastle Permanent, part of Newcastle Greater Mutual Group Ltd ('Newcastle Permanent' or 'NGM Group') ACN 087 651 992 AFSL/Australian credit licence 238273 307 King Street, Newcastle West NSW 2302 Phone 13 19 87 newcastlepermanent.com.au
Promotion period	Start date: Thursday 15 October 2026 at 10:00am AEDT End date: Saturday 17 October 2026 at 4:00pm AEDT
How to enter	Each eligible entrant who collects an official IRONMAN athlete pack during the Promotion Period will automatically participate in the Promotion and have a chance to receive a Golden Ticket. No separate entry is required. A limit of one entry applies per eligible entrant.
Eligible entrants	Entry is open to registered athletes participating in the IRONMAN Port Macquarie event on Sunday 18 October 2026 who collect an official athlete pack during the Promotion Period. Employees, officers and contractors of the Promoter, and their immediate family members, are not eligible to enter.
Prizes	There are ten (10) prizes to be awarded. Each prize is one (1) \$500 eftpos gift card. An eligible entrant can win a maximum of one (1) prize. No bonus prizes will be awarded.
Prize value	Each prize is valued at \$500 (AUD). The overall total prize pool value is \$5,000 (AUD).
Winner determination	The promotion is an instant-win game of chance. Before athlete packs are distributed, ten (10) Golden Tickets will be randomly placed into ten (10) official IRONMAN athlete packs by or on behalf of the Promoter. The athlete packs will then be distributed to eligible entrants during the Promotion Period. The random placement process will be supervised by the Promoter. An eligible entrant whose athlete pack contains a valid Golden Ticket is a provisional winner. To be confirmed as a winner, the entrant must present or otherwise provide their original Golden Ticket to the Promoter for verification in accordance with the Prize Claim section.
Winner notification	A provisional winner will be confirmed as a winner after the Promoter has verified their Golden Ticket and eligibility. The Promoter will notify the provisional winner of the outcome of the verification during the prize-claim process. Winners' names will not be published on our website to respect customer privacy.
Prize claim period	A provisional winner may claim their prize: - in person during the Promotion Period at the Newcastle Permanent IRONMAN Port Macquarie expo activation located at Town Square, Horton Street, Port Macquarie NSW 2444; or - if they are unable to claim in person during the Promotion Period, by emailing a clear photograph of their original winning Golden Ticket to sponsorships@newcastlepermanent.com.au by 5:00 pm AEDT on Monday 2 November 2026. The provisional winner must retain the original Golden Ticket and produce it to the Promoter on request. If the Golden Ticket is verified as valid and the provisional winner is eligible, the prize will be provided in person or sent to the winner using the delivery method determined by the Promoter. A Golden Ticket that is not validly claimed and verified by the applicable deadline will be deemed invalid and the prize will be forfeited.

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Redetermination of winners	If a provisional winner is ineligible, does not validly claim and verify their prize by the applicable claim deadline, declines the prize, or otherwise forfeits their entitlement to the prize, the prize will be deemed unclaimed. As the Promotion is conducted by randomly placing a limited number of Golden Tickets into official IRONMAN athlete packs prior to distribution, no redraw or reserve winner selection process will be conducted in respect of any unclaimed prize. If any prize remains unclaimed after the expiry of the applicable claim period, the Promoter will publish details of the unclaimed prize outcome on its website. The Promoter may, at its discretion, donate an amount equal to the value of the unclaimed prize to a charity nominated by the Promoter. Any such donation does not create any further entitlement for entrants or provisional winners to claim the prize.
Dispute resolution	Disputes or queries concerning the conduct of this promotion or claiming of a prize can be raised by contacting Newcastle Permanent by phone on 13 19 87; by email at enquiries@newcastlepermanent.com.au; online at newcastlepermanent.com.au; or in person by visiting a branch. Newcastle Permanent aims to resolve complaints on the spot wherever we can. If we can't provide a resolution on first contact, we'll acknowledge your complaint has been lodged and provide you with a reference number and details of how to contact us about your complaint. If we can't resolve on the spot, we aim to resolve complaints within 5 business days. More information about Newcastle Permanent's feedback, complaints and dispute resolution process can be found on our website at newcastlepermanent.com.au/contact-us/compliments-and-complaints.

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1. Information on how to enter and prizes form part of these conditions. Eligible entrants participate automatically by receiving an official IRONMAN athlete pack during the Promotion Period. Participation constitutes acceptance of these Terms and Conditions (including the Schedule).
2. The Promoter accepts no responsibility for any indirect costs associated with a prize. Unless otherwise stated, any prize does not include travel costs or any other costs of a personal nature.
3. If a prize is returned for any reason, the Promoter may, at their sole discretion re-distribute or retain the returned prize.
4. If a prize winner is unable to be awarded their prize, they forfeit that prize, and it may be withdrawn unawarded. In the event a prize winner cannot be found, this result will be published on the Promoter's website.
5. Prizes are not variable or transferable. Prizes are not redeemable for cash. A Golden Ticket is valid only if it is an original ticket issued for this Promotion and has not been altered, duplicated, forged, damaged beyond verification or otherwise tampered with. The Promoter's decisions regarding eligibility, ticket validity and prize claims are final.
6. In the event that any prize (or any part of a prize) becomes unavailable for reasons beyond the Promoter's control, the Promoter may substitute a prize (or the relevant part of the prize) with a prize of equal or greater value.
7. The gift cards are not refundable or redeemable for cash and expired gift vouchers cannot be extended or replaced. Redemption of the gift vouchers is managed by the issuer (Corporate Prepaid Cards). For more information and terms go to eftposgiftcard.com.au/eftpos-tcs/
8. The Promoter, its related entities and USM Events Pty Ltd shall not be liable for any impairment, defect, performance issue or other characteristic or aspect of any prize nor any loss, damage or injury suffered to person or property (even if caused by negligence) in connection with the promotion or as a result of accepting and/or using a prize (including proper use or otherwise), except for any liability which cannot be excluded by law.
9. If for any reason this promotion is not capable of running as planned, including (without limitation) due to infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures, vandalism, power failures, tempest, natural disasters, acts of god or nature, civil unrest, strikes or any other cause beyond the control of the Promoter, which corrupt or affect the administration security, fairness, integrity or proper conduct of this promotion, then, to the extent permitted by law, the Promoter reserves the right in its sole discretion to cancel, modify or postpone the promotion.
10. The Promoter reserves the right to request verification of age, identity, residential address of winners and any other information relevant to entry into or participation in this promotion. Verification is at the discretion of the Promoter, whose decision is final.
11. The Promoter reserves the right to disqualify any individual who does not comply with these terms and conditions, or who is involved in any way in interfering or tampering with the conduct of this promotion. Failure by the Promoter to enforce any of its rights does not constitute a waiver of those rights.
12. All entries including any intellectual property such as copyright in the content of the entry, become the property of the Promoter. Details from entries will be collected and used for the purpose of processing and conducting this promotion (which may include disclosure to third parties).
13. By entering this promotion, all Entrants warrant they have provided their consent to the use of their personal information as described. If Entrants do not provide this personal information as requested for this promotion, the Promoter may not be able to enter the Entrant into the promotion or the Entrant may not be able to claim the prize.
14. In addition, by entering this promotion Entrants warrant they have provided their consent so the Promoter may use their personal information (including their email address or telephone number), or disclose it to other organisations that may use it, in any media for future promotional, marketing (including direct marketing) and publicity purposes, including to obtain, analyse and formulate segmentation or commercial profiling of Entrants, without any further reference or payment to the Entrant.
15. Entrants may opt out of the future use of their personal information by the Promoter, and/or access, change and/or update their personal information, and/or obtain a copy of the Promoter's Privacy and Credit Reporting Policy by contacting the Promoter or online at newcastlepermanent.com.au/privacy-policy.
16. Facebook, Instagram or any other form of social media may be used to advertise or promote the Promotion. By participating in this Promotion, individuals agree that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook or Instagram, and to completely release Facebook and Instagram from any and all liability relating to the Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Promoter and not Facebook, Instagram, or other social media provider.