

Effective date: 1/11/2025

Vivo Companion Trade Promotion Terms and Conditions

1. The competition is being conducted by Nippon Life Insurance Australia and New Zealand Limited (trading as Acenda) ABN 90 000 000 402 AFSL 230694 , level 6, 177 Pacific Highway, North Sydney, New South Wales, Australia).
2. Entries must comply with these Terms and Conditions to be valid. By entering this competition, entrants will be deemed to agree with these terms.
3. The competition commences on 1 November 2025 at 10:00 am (AEDT) and ends on 30 November 2025 at 11:59 pm (AEDT).

How to enter

4. Entry is open to all Acenda customers, subject to eligibility criteria. Eligibility to win a prize is contingent upon the entrant being an Acenda customer with an active policy and who has started making an income protection or group salary continuance claim or has an accepted income protection or group salary continuance claim at the time winners are selected ("**Eligible Entrants**").
5. To be eligible to win, Eligible Entrants must:
 - (a) register for the competition through the Vivo Companion app using the designated event registration link and remain registered until the competition end date;
 - (b) have completed a Health Score Assessment and received a Health Score in the Vivo Companion app before the competition end date; and
 - (c) be connected to a fitness device or app within the Vivo Companion app when the competition ends.
6. To enter the competition, Eligible Entrants must either:
 - (a) submit an entry using the *Feedback form* via the link provided in the Event registration and app; or
 - (b) submit an entry using the *Vivo Service Completion form* via the link provided in the Event registration.
7. Multiple entries of each of the *Feedback form* and the *Vivo Service Completion form* are permitted by each entrant, contingent upon the entry requirements are met (see 5) and subject to other criteria in these terms.
8. Only one (1) entry per each of the completed Vivo Virtual Care services, which are, Fitness Consult, Nutrition Consult, Expert Medical Opinion, and Mental Health Navigator will be considered as valid entries.
9. Duplicate entries will not be accepted. This includes multiple entries for the same completed Vivo Virtual Care service and service dates. You can submit new entries for new Vivo Virtual Care service completions.
10. Each new and unique submission of the *Feedback form* or the *Vivo Service Completion form* will count as one (1) entry into the competition, provided that the content of each submission is substantially new and different from previous entries. Duplicate *Feedback form* and *Vivo Service Completion form* entries will not be accepted.
11. Eligible Entrants must not be an employee of Acenda or their related entities and must not have any immediate family members who are employees of Acenda.

Prize drawn and notification

12. An internal judging panel will select, based upon its own opinion, the fifteen (15) best entries from all entries received by 11:59 pm on 30 November 2025 (AEDT). Each entry will be individually judged for the prize based on:
 - (a) relevance to the subject matter;
 - (b) originality of the content; and
 - (c) the creativity of the response.
13. The fifteen (15) unique entries selected as having the best responses in line with the criteria above (see 12), will each receive a \$30 AUD Rebel eGift Card.
14. Only one (1) prize per participant can be won during the competition period.
15. If there are less than fifteen (15) entries during the competition period (from 1 November 2025 to 30 November 2025), any remaining prizes will roll over to the following month.
16. The prize winners will be notified on 1 December 2025 or next operating business day by spotlight via the Vivo Companion app and via email to the address they registered with on the Vivo Companion app.
17. All winners are final and no correspondence will be entered into.
18. If the prize specified becomes unavailable for any reason which is out of Acenda's control, then a similar prize of equal value will be awarded in lieu. A similar prize of equal value will be determined by Acenda.
19. The prize is not transferable or redeemable for cash. The use of the Rebel egift cards are subject to Rebel's terms and conditions.
20. Acenda takes no responsibility for late or misdirected entries or for any delays or failures in any telecommunication service or equipment of any party.

Medical information and disclaimer

21. Participating in the competition may involve physical activity.
22. Entrants in this competition agree to consult and seek medical advice from a medical profession in relation to any pre-existing medical, physical and psychological conditions, prior to participating in any activity in relation to this competition.
23. Acenda will not be responsible for any health problems or injuries that result from an entrant's participation in this competition.
24. By entering into the competition, entrants acknowledge and agree that they do so at their own risk and are voluntarily participating in this competition.

General Terms

25. Acenda reserves the right to disqualify any entrant submitting an entry which, in the opinion of the judges, includes objectionable content, including but not limited to profanity, nudity, potentially insulting, scandalous, inflammatory or defamatory images or language or when the judges reasonably suspect any unlawful or improper conduct, such as infringing a third party's intellectual property rights, or if there has been a breach of the terms and conditions. The judges' decision will be final and no correspondence will be entered into.

26. Acenda's decision in relation to any aspect of the competition is final and binding and no correspondence will be entered into.
27. All entries become and remain the property of Acenda. The use of your entry for promotional purposes will however be subject to your consent given as part of your entry.
28. Acenda assumes no responsibility for any error, omission, interruption or delay in the operation or transmission of any communication sent to or by Acenda or any entrant, whether caused by communication networks or lines, computer systems, software or internet service providers, congestion on any carrier network or otherwise.
29. If this Competition cannot run as planned for any reason beyond Acenda's control, for example due to software, hardware or communications issues, unauthorised intervention, tampering, fraud or technical failure, the Promoter may end, change, suspend or cancel the competition or disqualify affected entries/entrants.
30. To the maximum extent permitted by law, Acenda will not be held liable for any loss or damage whatsoever which is suffered (including but not limited to direct or consequential loss) or for any personal injury suffered or sustained in connection with an entrant's participation in this competition or any prize except for any liability which cannot be excluded by law.
31. Any personal information provided to Acenda will be treated in accordance with Acenda's Privacy Policy available at <https://www.acenda.com.au/about-us/privacy-policy>.