



2026 APodA Virtual Student Conference

BMS Prezsee Fuel Smart eGift Card Competition Terms and Conditions

1 September 2026

General	The Competition is a game of chance and is free to enter. The material used to market and promote the Competition forms part of the Competition terms. If there is an inconsistency between the material used to market and promote the Competition and the Competition Terms, the Competition Terms prevail.
Promoter	The Promoter is BMS Risk Solutions Pty Ltd (BMS) AFSL 461594, ABN 45161187980. Prezsee is not a promoter of this Competition, and any queries should be directed to BMS.
Competition Period	The Competition Period starts at 08:00am (AEST), 4 September 2027 and ends at 11:59pm (AEST), 7 September 2026.
Prize Details	The Prize is 2 x \$250 AUD Prezsee Fuel Smart eGift Cards. Each entrant can win a maximum of one (1) prize. Total Prize pool is \$500 AUD. • The Gift Card is issued by Prezsee Pty Limited (Prezsee), ACN 602 963 422. The use and acceptance of the eGift card is subject to the terms and conditions of the relevant eGift Card. This may include an expiry date. The Promoter does not accept any responsibility to replace, reinstate or provide any compensation as a result of the customer's failure to meet the eGift Card terms and conditions. • The Prize is not exchangeable for cash. • The Prize is not transferable to another person. • If the winner does not use the Prize, it will not be refunded or reimbursed in any way.
Eligibility Criteria	To enter and be eligible to win the Competition during the Competition Period you must: • be a delegate at the APodA 2026 Virtual Student Conference; • complete the competition entry form; • be a resident of Australia; • be 18 years of age or older; • not an employee or immediate family member of an employee or an agent of the Promoter. By entering the Competition, the participant accepts the Competition Terms. If, subsequent to a qualifying entry, a participant does not wish to participate in the Competition, the participant must contact BMS on marketing.affinity.aus@bmsgroup.com

	This Competition is in no way sponsored, endorsed or administered by Prezzy or any media platform used to share any information connected to this Competition. To the maximum extent permitted by law, the Promoter accepts no liability for any loss, damage, or injury (including indirect or consequential loss) suffered or sustained in connection with the redemption or use of the eGift Card, except for any liability which cannot be excluded by law. The Promoter is not responsible for any technical malfunction, lost or delayed entries, or issues with third-party gift card providers.
How to Enter	The Eligible Entrants must undertake the following steps to enter: 1) Complete the Competition entry form; and 2) Submit the entry form by 11:59pm (AEST), 7 September 2026. The Competition is free to enter. Instructions on how to enter the Prize Draw and other details are also contained within the advertising material for the Prize Draw and form part of these terms and conditions.
Drawing Winners	• The Winner will be chosen randomly by BMS on 8 September 2026 from the pool of valid entries at Level 4, 360 Little Collins Street, Melbourne, VIC 3000. • The decision of the Winner will be final. BMS will not enter any discussion or redraw.
Awarding Prizes	• BMS will make all reasonable attempts to contact the Winner(s) via phone and email within 28 days after the draw date. Failure to contact BMS will result in the Prize being forfeited, and the Promoter may choose a new Winner(s) for the Prize. Subject to approval or directions of relative authority. • The Winners' last name, first initial will be posted on https://australia.bmsgroup.com/offers-competitions within 14 days after the draw date.
Further Draw	• If, for any reason, the Prize has not been awarded within 28 days after the draw date, the Promoter may conduct a second Prize Draw from the pool of valid entries. • BMS will contact the Second Draw Winner(s) via phone and email.
Force Majeure	If there is a Force Majeure event which prevents or materially and adversely affects BMS's ability to market, promote and run the Competition in accordance with the Competition Terms, BMS may cancel, terminate, modify, suspend or postpone the Competition, subject to state licensing authorities' approval if necessary.
Privacy and Personal Information	• BMS is committed to protecting your privacy. Personal information collected in connection with the Competition will be handled in accordance with BMS's Privacy Policy. This information will be used to run the Competition, communicate with you as an Entrant, award prizes, marketing communications, comply with regulatory and

	permit requirements, and manage your insurance policy, including policy issuance, servicing and renewal. • The Winner's details will be shared with Prezzy for the purpose of fulfilling the eGift Card. • Participation in the Competition is conditional upon providing this information. By entering, you consent to BMS using your personal information for promotional, marketing, or publicity purposes in any media, without further reference, payment, or other compensation to you.
Disclosure and Regulatory Information	BMS Risk Solutions Pty Ltd (BMS) AFSL 461594, ABN 45161187980. BMS is the exclusive insurance partner for the Australian Podiatry Association (APodA). APodA receives an annual payment from BMS which is used for professional development activities to support members.
Governing Law	These Competition Terms are governed by the laws of Victoria, Australia. Any disputes arising in connection with the Competition shall be subject to the exclusive jurisdiction of the courts of Victoria, Australia.
Meanings	
In the Competition Terms, the following words have the following meanings:	
Competition	2026 APodA Virtual Student Conference BMS Prezzy Fuel Smart eGift Card Competition Terms and Conditions
Competition Terms	These Terms, including any instructions or promotional materials that form part of or supplement these terms.
Competition Period	The Competition Period starts at 08:00am (AEST), 4 September 2027 and ends at 11:59pm (AEST), 7 September 2026.
Draw date & time	8 September 2026
Draw Address	Level 4, 360 Little Collins Street, Melbourne, VIC 3000
Eligible Entrant(s)	Individuals who meet the Eligibility Criteria.
Entrant(s)	A person who submits an entry into the Competition in accordance with the Competition Terms.
Force Majeure	An event which is beyond the control of the Promoter, including: 1) Vandalism, power failures, tempests, natural disasters, acts of God, global health emergencies, epidemics, pandemics, civil unrest, strike, war or terrorism; and 2) An infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any causes beyond the control of the Promoter, which corrupt or affect the administration, security, fairness or integrity or proper conduct of this Competition.
Immediate Family Member	Child, step-child, spouse, ex-spouse, de-facto, parent, step-parent, uncle, aunt, niece, nephew, grand-parent, step-grandparent, brother, sister, step-sister, first cousin.
Prize(s)	Two (2) x \$250 AUD Prezzy Fuel Smart eGift Cards. Total prize pool \$500 AUD.