



BMS Physiotherapy Conference 2026 Competition

\$500 Prezzy Smart eGift Card

September 2026

General	The Competition is a game of chance. 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 (NZ) Limited (BMS), FSP 696531, NZBN 9429047279339 of Level 1, 112 Cashel Street, Christchurch Central, Christchurch 8011, New Zealand. Prezzy 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), 10 September 2026 Ends at: 7:00pm (AEST), 13 September 2026.
Prize Details	There is one (1) prize to be awarded, consisting of a \$500 NZ Prezzy Smart eGift Card. • The Gift Card is issued by PREZZEE LIMITED (NZBN 9429049008357). The use and acceptance of the Gift Card is subject to the terms and conditions of the relevant Gift 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 Gift 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 Prize during the Competition Period you must: • complete the competition entry form; • be a resident of New Zealand; • be 18 years of age or older; • not an employee or immediate family member of an employee or an agent of the Promoter. The following requirements must also be met: • 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 Each Entrant is permitted a maximum of one (1) entry. Obtaining insurance is not required to enter or win this Competition. Entrants should consider whether any insurance product is appropriate for their personal circumstances before making a decision. 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 Gift 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 Entrant must undertake the following steps to enter: 1) Complete the Competition entry form; 2) Input required details; and 3) Submit the entry form by 7:00pm (AEST), 13 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 form part of these terms and conditions
Drawing Winners	• The Winner will be randomly drawn by BMS on 15 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 via phone and email. The Prize must be claimed within 28 days of the draw date by email or verbally via phone call to BMS. Failure to contact BMS will result in the Prize being forfeited, and the Promoter may choose a new Winner for the prize. Subject to approval or directions of relative authority. • The Winners' last name and first initial will be posted on the BMS New Zealand website, https://www.bmsgroup.com/en/our-locations/NZ

	The prize will only be delivered in New Zealand, and each winner should allow 28 days from the date the Winner claims the Prize for delivery of their prize.
Further Draw	- If, for any reason, the Prize has not been claimed within 28 days after the draw date, the Promoter may conduct a second Prize Draw from the pool of valid entries at Level 4, 360 Little Collins Street, Melbourne, VIC 3000. - BMS will contact the second Draw Winner via phone and email within 28 days after the second draw date.
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. - The Winner's details will be shared with Prezzy for the purpose of fulfilling the Gift 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 (NZ) Limited (BMS), FSP 696531, NZBN 9429047279339 is the insurance partner of Physiotherapy New Zealand (PNZ). As a distributor, PNZ may receive a percentage of the commission paid to BMS by the insurer and/or a fee per policy in offering this insurance to members. Any information provided in connection with this Competition regarding insurance products is general information only, and does not take into account your personal objectives, financial situation, or any other needs. You should consider whether the product is appropriate for you.
Governing Law	These Competition Terms are governed by the laws of New Zealand. Any disputes arising in connection with the Competition shall be subject to the exclusive jurisdiction of the courts of New Zealand.
Meanings	

In the Competition Terms, the following words have the following meanings:	
Competition	BMS Physiotherapy Conference 2026 Competition \$500 Prezzy Smart eGift Card
Competition Terms	These Terms, including any instructions or promotional materials that form part of or supplement these terms.
Competition Period	Starts at: 08:00am (AEST), 10 September 2026 Ends at: 7:00pm (AEST), 13 September 2026.
Draw date	15 September 2026
Draw Address	Level 4, 360 Little Collins Street, Melbourne, VIC 3000
Eligible Entrant(s)	Individuals who meet the Eligibility Criteria and have entered the Competition by completing the Competition entry form during the Competition Period.
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	One (1) prize to be awarded, consisting of \$500 NZ \$500 Prezzy Smart eGift Card.