

ANNEXURE A

NAB TERMS

NAB Financial Planning Future Planners Scholarship – Terms of Entry

By applying for a NAB Financial Planning Future Planners Scholarship (“**Scholarship**”) you agree to be bound by these terms of entry (“**Terms**”).

These Terms affect your legal rights and obligations. Please do not apply for a Scholarship if you do not agree to be bound by the Terms.

Eligibility

1. To be eligible to apply for and be awarded a Scholarship you must be in your 2nd or 3rd year of an undergraduate bachelor degree majoring in Financial Planning at a university participating in the Scholarship program (your “**University**”). You can be studying part time, full time, on campus or remotely within Australia.
2. All Scholarships are awarded on the basis that recipients will remain enrolled in their course of study for a minimum of 12 months following the awarding of the Scholarship or until the completion of their undergraduate bachelor degree (whichever is earlier).
3. Unfortunately, we can’t accept applications from employees and contractors of National Australia Bank Limited (“**NAB**”) or your University, immediate family members of NAB’s or your University’s employees and contractors, and students previously awarded a Scholarship.

Application Process

4. NAB will invite applications for the Scholarship and your University will be responsible for collecting written applications within the prescribed entry period and reviewing valid applications. Applications received after the stated deadline of 5pm (AEST) on [to be updated each year] will not be considered.
5. You may only submit one entry.
6. Your University will forward to NAB up to five applications from eligible students (“**University Candidates**”) that it’s selection panel (composed of representatives from academic and administrative staff at the discretion of your University) considers best fit the Selection Criteria detailed below after judging the relative merit of the applications.
7. A selection panel comprised of the NAB senior financial planning leadership team will evaluate the relative merit of the applications of the University Candidates submitted together with applications of shortlisted candidates from other Australian universities participating in the NAB Financial Planning Future Planners Scholarship Program (together the “**Finalists**”).
8. Each year NAB may award the Scholarship of \$5,000 (“**Scholarship Amount**”) to support the tuition and living expenses of up to 10 Finalists it considers, in its sole opinion, have made are the best eligible entry that sufficiently meets the Selection Criteria (“**Winning Students**”). NAB may, in its absolute discretion decide not to award some or all of the 10 Scholarships, if it considers there are no, or not enough (as applicable) applications that sufficiently meet the Selection Criteria.
9. Chance plays no part in determining the Winning Students.

10. Subject to clause 8 above, NAB intends to award a Scholarship to at least one of the University Candidates submitted by your University. To avoid doubt, if NAB does not, in its sole opinion, receive an application from your University which sufficiently meets the Selection Criteria it may elect not to award a Scholarship to a University Candidate submitted by your University.
11. NAB's decision regarding the selection of Winning Students will be final and no correspondence will be entered into.
12. Winning Students will also be offered the opportunity to:
 - Attend one NAB Financial Planning Professional Development day ("**PD Day**") in either Brisbane, Sydney, Melbourne, Adelaide, or Perth (each a "**PD Day City**"). Winning Students must attend the PD Day in their closest PD Day City. If the Winning Student resides outside a PD Day City, NAB will meet the reasonable travel costs of the Winning Student to their closest PD Day City. You must not incur any travel expenses without NAB's prior written approval. Travel may be restricted to periods other than peak periods and must be booked and completed in accordance with any terms prescribed by NAB and/or the travel arranger. If travel is required it must coincide with the dates of the relevant PD Day. Flights and accommodation are subject to availability. Winning Students who need to travel to the PD Day are responsible for all other costs associated including but not limited to meals, taxes, travel insurance and other ancillary costs. NAB is not responsible for any cancellation, delay or rescheduling of travel or any costs incurred by the Winning Student as a result; and
 - Access a mentorship with a NAB Financial Planner to provide coaching and career guidance. There would be a minimum of two (one hour) sessions in the 12 month following the awarding of the Scholarship and sessions will either be in person or over the phone (to be agreed between Winning Student and mentor). Winning Students will be required to meet their own accommodation and travel costs for the mentorship. NAB will take reasonable steps to assign a suitable mentor in close proximity to the Winning Student.
13. NAB may disqualify you if fail to meet eligibility criteria, if you tamper with the application process, or if you are involved in any conduct which we think harms our good name or reputation. If such conducts occurs after we have awarded the Scholarship to you then we may request you repay some, or all, of your Scholarship amount so we can award it to someone else.
14. Your University is responsible for informing both unsuccessful students and Winning Students in writing.
15. If for any reason the Scholarship program is not capable of running as planned or if the administration, security, fairness, integrity or proper conduct of it is affected for any reason, NAB may in its sole discretion cancel, terminate, change or suspend the Scholarship program.

Selection Criteria

16. Applicants must submit to your University a written response of 500 words or less (in total) which addresses all criteria advised by NAB on its website and communicated to your University.
17. Both your University's selection panel (composed of representatives from academic and administrative staff at the discretion of your University) and NAB's selection panels (consisting of the senior financial planning leadership team) will judge the merits of the applications with reference to the extent to which they display:
 - A genuine interest in financial planning and the motivating factors for pursuing a career in financial planning.
 - Commitment: a desire to enhance the financial planning industry and committed to making a positive contribution to customers and communities.
 - A focus on personal growth and development: seeking opportunities to continually advance your professional and personal life.
18. You are encouraged to include in your written response evidence of the following skills and attributes:

- Collaborative team player.
- Ability to communicate with influence
- Driven to succeed.
- Personal resilience.
- Values diversity & respect for people.

Privacy

19. Your application must be lodged via your University's scholarships website. If you are selected as a University Candidate then in order for NAB Financial Planning to review your application, you agree to your University sharing your personal information with NAB Financial Planning (which is a division of NAB). We will use, share or store your personal information in accordance with our privacy policy. For example, we might contact you about things of interest, like NAB's Graduate Recruitment program.
20. The personal information you provide will be used by NAB, and may be disclosed to its agents, for the purpose of assessing entries and distributing the Scholarship to Winning Students.
21. For more information about NAB's privacy practices, including how to request access to personal information held by it and/or request that it be corrected, view NAB's Privacy Policy at www.nab.com.au or call 13 22 65 (or 1300 363 647 for hearing impaired individuals with telephone typewriters).

Intellectual Property

22. You promise that your entry is your original work and its use by NAB will not breach any person's intellectual property rights. Simply, make sure it's your hard work that we judge.
23. Your entry will become NAB's property and you assign to NAB any intellectual property in your entry.
24. You agree that NAB can use or publish your entry in any form or media. You will not be paid if we use your entry for another purpose.

Responsibility and Payment

25. If you are awarded, and accept a Scholarship (within the timeframe identified by your University):
 - you agree to participate in promotional activity reasonably requested by NAB and you consent to your name and image being used in promotional material without further payment.
 - the Scholarship Amount will be paid directly to you by your University within 7 days of receipt of the Scholarship Amount from NAB. You release NAB from any further payment or obligations upon receipt of the Scholarship Amount from your University.
 - the Scholarship is not transferrable or exchangeable.
 - we recommend you obtain independent tax advice to determine how your Scholarship may affect your financial circumstances, including amounts you may be receiving from Centrelink or amounts you may need to declare as assessable income in your tax return. NAB accepts no responsibility for the tax implications of the Scholarship.
26. NAB will not be liable for any loss (including without limitation, consequential or indirect loss), cost or damage, personal injury or death which is suffered (whether or not due to the negligence of any person) in connection with applying for the Scholarship or using the Scholarship, except any liability which cannot be excluded by law (and if so, that liability is limited to the minimum allowable by law).

Variation and termination

27. Things can change. NAB may cancel, change or suspend its Scholarship program with your University. We don't need to get your approval before we do this.

Good luck with your entry!