
The N&A Fellowship

Terms and Conditions of Application

Round One, 2026 | Version 1.0, August 2026

1. About these terms

These terms apply to your application for the N&A Fellowship, run by Nacard & Associates (N&A). By submitting an application you confirm that you have read and agree to these terms and to the Fellowship Privacy Note. Please keep a copy for your records.

2. The Fellowship in brief

The N&A Fellowship is a six-month coaching, mentoring and work-experience programme awarded to one young Australian each year. It is designed to help you take a real step towards your career or study goals in real estate, financial services and/or the not-for-profit sector.

3. Eligibility

To apply, you must meet all the eligibility criteria set out in the application form, including Australian citizenship, being aged 18 to 25 (inclusive) as at 1 July 2026, and being able to commit to the full six months. If any information in your application is found to be untrue or misleading, N&A may set aside your application or, if you have already been selected, end your Fellowship.

4. How to apply

- Submit one application only, using the official application form.
- Applications close on 30 November 2026. Late or incomplete applications may not be considered.
- You are responsible for making sure your CV link works, or for emailing your CV to info@naacc.com.au if you choose that option.

5. How we select the Fellow

A selection panel assesses applications against the published criteria, and may hold an interview and check a reference before making a decision. Selection is at N&A's discretion and the panel's decision is final. We will do our best to notify all applicants of the outcome. We are not able to give detailed individual feedback to every applicant.

6. If you are selected: what you receive

If you are selected, you receive:

- A six-month coaching and mentoring package from N&A worth \$9,900;
- A \$1,500 gift card (or several gift cards that add up to \$1,500) for work or study related expenses;
- A work experience placement with a not-for-profit partner organisation;
- A certificate of completion signed by Matt Nacard;
- A place in the closing showcase to present your outcomes;
- A small number of targeted introductions into N&A's network;
- A LinkedIn and personal branding review as part of coaching;
- Informal N&A Fellowship Alumni status.

The stated values of these items are indicative only. They are not paid to you in cash, and cannot be exchanged for cash.

7. Your commitment

If you accept the Fellowship, we ask you to take part in good faith for the full six months. This includes attending the coaching sessions, completing any short work between sessions, taking up the work experience placement, and presenting at the closing showcase. Before you begin, you will be asked to sign a short Fellowship agreement confirming this commitment, the confidentiality of your coaching discussions, and what happens if you need to withdraw.

8. The gift card

The gift card(s) is intended for work or study related expenses, such as a laptop, course fees, professional memberships or a work wardrobe. If you are unsure of specific items that can be purchased with the gift card, you can check with us first. It is issued as a retailer gift card and is subject to that retailer's own terms. N&A cannot redeem it for cash or replace it if it is lost after issue. It is considered as a normal outgoing of N&A.

9. Being announced and promoted

Being publicly named as the Fellowship recipient is a condition of the award, and you confirm your consent to this when you apply. Any further use of your photo or personal story in N&A's marketing is separate and optional, and only happens with the additional consent you give on the application form. You can withdraw that promotional consent at any time by emailing info@naacc.com.au.

10. The work experience placement

The placement is unpaid and is hosted by a not-for-profit partner organisation and is arranged under a short agreement between N&A and that partner. While on placement you follow the host's workplace policies. The host organisation is responsible for workplace health and safety and carries the usual workplace insurance as host. N&A may assist you with incidental expenses necessary to attend the placement but will do at its absolute discretion after assessing the circumstances at the time.

11. Changes, withdrawal and cancellation

- If you need to withdraw partway through, please tell us as early as you can so we can talk it through.
- N&A may vary, pause or, in unusual circumstances, cancel the Fellowship or a round. If we do, we will act reasonably and let you know promptly.
- The Fellowship is personal to you. It cannot be transferred to anyone else, and there is no cash alternative.

12. Tax

N&A has received advice that the Fellowship is unlikely to be taxable in your hands. However you are responsible for your own tax affairs. N&A is not able to give you tax advice, and recommends you seek your own independent advice about any tax implications of receiving the Fellowship

13. Confidentiality

What you discuss in your coaching sessions is treated as confidential, and we ask you to treat any confidential information you learn on placement or through N&A's network in the same way.

14. Not an offer of employment

The Fellowship is a development programme. It is not an offer of employment with N&A or with the placement host, and it does not create an employment relationship or an entitlement to wages.

15. Privacy

We handle your personal information in line with the Fellowship Privacy Note and N&A's privacy policy at www.naacc.com.au/privacy-policy.

16. Liability

To the extent permitted by law, N&A is not liable for any indirect or consequential loss arising from the Fellowship or the application process. Nothing in these terms excludes any rights you have under the Australian Consumer Law that cannot be excluded.

17. Governing law

These terms are governed by the laws of New South Wales, Australia.

18. Questions

If anything here is unclear, please email info@naacc.com.au before you apply. We are happy to help.