

MORTGAGE CHOICE REVAMP YOUR RENOVATION COMPETITION - \$500 BUNNINGS GIFT CARD GIVEAWAY

This competition is a promotion run by Mortgage Choice Limited ABN 57 009 161 979 (“the Promoter”) of Level 10, 100 Pacific Highway, North Sydney NSW 2060, Australia.

TERMS AND CONDITIONS

1. By entering into the competition/promotion you are deemed to have accepted the competition Terms and Conditions.
2. Entry is only open to Australian residents aged 18 years or over. By entering this promotion, entrants certify that they are 18 years of age or over.
3. Employees (and their immediate families) of the Promoter and agencies associated with this promotion are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister.
4. The instructions provided at the point of entry form part of the terms and conditions of this promotion. In the event of a conflict, these terms and conditions take precedence.
5. Entries not complying with these terms and conditions will be deemed invalid.
6. Entry into the competition is free.
7. The Entry Period commences at 00:01 hours AEST on Thursday 17 June 2021 and closes at 23:59 hours AEST on Monday 19 July 2021.
8. The Winner consents to the Promoter’s use of the Winner’s entry photo and caption for the use by the Promoter’s for marketing and publicity purposes in any media worldwide, without any fee being paid to the Winner.

HOW TO ENTER

1. This promotion is a game of skill. To enter, individuals must complete the following steps during the Promotional Period: To enter, post a photo of your renovation space on the Competition post of

the Mortgage Choice Australia Facebook page and tell us in a few words why you need a renovation for a chance to win a \$500 Bunnings gift card.

2. To enter you must have internet access and a Facebook account with Facebook Messenger
3. There is a limit of One (1) entry per person
4. The Promoter reserves the right to verify the validity of an Entry and to disqualify an Entrant for tampering with the entry process or for submitting an Entry that does not, in the Promoter's sole discretion, comply with these Terms and Conditions.

PRIZE

1. The Prize consists of 1 x Bunnings Voucher valued at, valued at a Total Prize Value of \$500 AUD.
 - a. The Prize is not transferable and not redeemable for cash, or other goods or services. No other alternative will be offered.
 - b. The Prize must be taken as a whole and as stated in these Terms and Conditions.
 - c. No alternative will be provided and no compensation will be payable if a Winner is unable to use the Prize.
 - d. The Promoter will not be responsible for any inability of a prize-winner to take up the specified prize.
2. Draw is 1300 hours AEST on Tuesday 20 July 2021 at the offices of Mortgage Choice Limited ABN 57 009 161 979 of Level 10, 100 Pacific Highway, North Sydney NSW 2060, Australia.
3. The one (1) winner will be notified by the Promoter via Facebook messenger within two (2) business days of the competition's closure.
4. Claim Period is within 1 week of the Draw. The Winner must claim the Prize within this Claim Period.
5. If the Winner is unable to comply with these Terms and Conditions and/or does not claim the Prize within the Claim Period, the promoter reserves the right to award the Prize to select another entry. And conduct the Unclaimed Prize Draw to distribute the Prize.
5. Unclaimed Prize Draw 1300 hours AEST on Wednesday 28 July 2021 at the offices of Mortgage Choice Limited ABN 57 009 161 979 of Level 10, 100 Pacific Highway, North Sydney NSW 2060, Australia.

6. The Winner's use of the Prize is subject to:

- a. any Special Conditions of the Bunnings gift card (if applicable); and
- b. additional terms and conditions imposed by the supplier(s) of the Prize (if any).

7. The value of The Prize is correct as at the start of the Competition.

8. If the Prize becomes unavailable for any reason, the Promoter, in its sole discretion, reserves the right to substitute the Prize with a prize of equal or greater value and/or specification subject to any direction by the regulatory authorities.

ENTRANT INFORMATION

1. If an Entrant's contact details change after being provided to the Promoter, the Entrant must notify the Promoter of his/her updated contact details.
2. The Promoter is bound by the Privacy Act 1988. Entrants' personal information will be collected by or on behalf of the Promoter to enable it to conduct the Competition, publicise the name of the Winner and where Entrants have consented to the receipt of such information, send Entrants marketing, advertising and promotional material. The Entrant can unsubscribe from marketing communications at any time by contacting marketing@mortgagechoice.com.au.
3. Entrants' personal information may be disclosed to third parties who assist the Promoter in conducting this Competition, including regulatory authorities, entities which supply and deliver the Prizes to the Winner, and marketing and communications agencies.
4. The Winner will have their name published on the Mortgage Choice (Australia) Facebook page within one week after they have been contacted via Facebook Messenger and taken up The Prize. Details will be retained as required by relevant legislation and as specified in these Terms and Conditions.
5. Entrants can contact the Promoter by mail at Level 10, 100 Pacific Highway, North Sydney NSW 2060 or by telephone on (02) 8907 0444 to request access to, or corrections of, the Entrant's personal information held by the Promoter.

GENERAL

1. The Entry Period commences at 00:01 hours AEST on Thursday 17 June 2021 and closes at 23:59 hours AEST on Monday 19 July 2021.

2. The one (1) winner will be notified via Facebook messenger within two (2) business days of the competition's closure. The Promoter will email a link to the Prize to the winner's nominated email address within two business days of the email details being provided by the winner. The Winner must ensure they provide the correct contact/email details. The promoter takes no responsibility for any error, omission, interruption, defect, delay in operation or transmission, or loss or damage to data.

3. The Judges ("the Promoter") are looking for the most creative and original photos.

4. The Judge's decision is final.

5. The Promoter reserves the right to substitute an alternative prize of at least equal value if circumstances make this necessary.

6. If any prize is declined, or the winner cannot take up a prize or be contacted within 7 days, the prize will be forfeited and a supplementary winner may be awarded the prize, at the Promoter's sole discretion.

7. The Promoter accepts no responsibility for entries that are lost, delayed, corrupted, damaged, misdirected or incomplete or not received by the relevant closing date for any reason.

9. It is a condition of entry that you agree to public posting of your entry on the Mortgage Choice Australia Facebook page if you are a winner.

10. You agree to allow the Promoter to post your name as part of the winner announcement promotions.

11. The Promoter reserves the right to suspend, cancel or amend the promotion and/or revise these terms and conditions at any time without giving prior notice and by continuing to take part in the promotion subsequent to any revision of these terms and conditions, entrants shall be deemed to have agreed to any such new or amended terms.

12. The Promoter may, in its sole discretion, disqualify entries deemed to be non-compliant with these terms and conditions. The Promoter's decisions as to which entries are eligible to take part in this promotion, and as to any other aspect of this promotion, are final. No correspondence will be entered into.

13. Entrants are not to submit any offensive and discriminative material, and will find their post removed if evident in their comments. The Promoter retains the right to remove any material at its discretion where it is not in the spirit of the competition.

14. This promotion is in no way sponsored, endorsed or administered by, or associated with Facebook and by entering this promotion you hereby release Facebook from any liability in respect of this promotion. You are providing your information to the Promoter and not to Facebook. The information you provide will only be used for the purposes of administering the promotion.

15. You must not forward or otherwise share the Promoter's posts or messages with any of your followers who are under the legal drinking age in that intended recipient's country of residence.

16. Entry into this promotion is deemed acceptance of these terms and conditions.

17. The Promoter reserves the right to disqualify entrants from this promotion if it has any reason to believe that efforts have been made to distort the competitive process or spirit of the promotion.

18. If any provision of these terms and conditions is held invalid by any law, rule, order or regulation of any government, or by the final determination of any court of a competent jurisdiction, such invalidity shall not affect the enforceability of any other provisions not held to be invalid.

19. This promotion and all issues arising out of it shall be governed in accordance with Australia law and are subject to the exclusive jurisdiction of the Australian courts.

20. The promoter is Mortgage Choice Limited (ABN 57 009 161 979) Australian Credit License 382869. Mortgage Choice Financial Planning Pty Limited, AFSL 4222854. Head Office: Level 10, 100 Pacific Highway, North Sydney, NSW 2060.

RISK AND LIABILITY

1. The Winner participates in this Competition, and uses the Prize, at his or her own risk.
2. The Promoter, its related bodies corporate and the suppliers, agencies and other companies involved in this Competition assume no responsibility for any error, omission, interruption, defect, delay in operation or transmission, or loss or damage to data.
3. If this Competition is not capable of running as planned for any reason (including as a result of technical failures, fraud or causes beyond the Promoter's control), the Promoter may, in its sole discretion, cancel, suspend or change the Competition and re-commence it on similar terms, subject to any directions by regulatory authorities.
4. To the fullest extent permitted by law, the Promoter, its related bodies corporate and their respective officers, directors, employees and agents exclude liability for all loss (including loss of data, unauthorised access to data and consequential loss), damage, expenses, death or personal injury suffered or incurred arising out of, or in connection with, this Competition (including in relation to the Winner's participation in this Competition and use of the Prize).

5. These Terms and Conditions are subject to the applicable State or Territory trade promotion lottery laws and authorities.