

MORTGAGE CHOICE - MY MORTGAGE CHOICE SUMMER 2018 GIVE AWAY

TERMS AND CONDITIONS

1. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. Entry is only open to Australian residents aged 18 years or over. By entering this promotion, entrants certify that they 18 years of age or over. 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.
3. No purchase or payment is necessary to enter or win.
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 invalid.

HOW TO ENTER

This promotion is a game of skill. To enter, individuals must complete the following steps during the Promotional Period:

1. Follow the Mortgage Choice Instagram account @mortgage_choice.
2. Post a photo of their backyard and tag @mortgage_choice and state what you would change about your backyard if you won.
3. Use the hashtag #MyMortgageChoiceSummer
3. To enter you must have internet access.

PRIZES

1. The one (1) top answer as judged by the competition hosts will win one (1) gift voucher valued at \$250.

GENERAL

1. The promotional period will run from the 1/12/2018 to 11:59pm AEST 28/2/18.

2. The one (1) winner will be notified via Instagram message within three (3) business days of the competition's closure.
3. The judges are looking for the best match and most creative and original answer.
4. The Judge's decision is final. Each winner will be contacted using the details provided on entry.
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.
8. Each prize is non-transferable and no cash or other alternative will be offered. The Promoter will not be responsible for any inability of a prize-winner to take up the specified prize.
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.
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.