

TERMS AND CONDITIONS FOR GAME OF CHANCE

Promoter	Mortgage Choice Limited ABN 57 009 161 979 of Level 10, 100 Pacific Highway, North Sydney, NSW, 2060
Competition	Home Loan 2 Years Interest Free
Entrants	Australian residents aged 18 years and over
Exclusions	Employees of Promoter and the suppliers and agencies associated with this Competition, and the immediate family of all such employees.
Entry Period	Starts at 00:01 hours AEDST on 8/10/2019 and ends at 23:59 hours AEST on 30 June 2020
Entry	Settle any home loan, up to a maximum loan value of \$500,000 ('Home Loan') through a Mortgage Choice broker by 30 June 2020.
Limit	One (1) entry per Home Loan
Draw	12:00 hours AEST on 1 July 2020 at the office of Engage Australia Level 8, 56 Clarence Street, Sydney, NSW 2000
Notification	The Winner will be notified by phone and confirmed by email 2 July 2020
Publication	The Australian newspaper on 3 July 2020
Claim Period	Within three months of the Draw
Unclaimed Prize Draw	12:00 hours AEST on 1 October at the offices of Engage Australia Level 8, 56 Clarence Street, Sydney, NSW 2000 The winner of the unclaimed prize draw (Unclaimed Prize Winner) will be notified by telephone and in writing via email or SMS within two days of the draw. The Unclaimed Prize Winner will be published in the Australian Newspaper on 5 October 2020.
Prize	Twenty-four (24) cash installments equal to the monthly interest payments on the Winner's Home Loan, calculated by reference to the interest rate applying on the approval date of the Home Loan.
Total Prize Value	\$ Up to the value of \$50,000
Prize Conditions	<p>(a) Any home loan exceeding \$500,000 in total loan value is not eligible for entry into this Competition.</p> <p>(b) The Prize is calculated based on the interest rate applicable as at the date of Home Loan approval.</p> <p>(c) The Prize will be paid to the Winner as 24 equal monthly payments across the first two years of the Home Loan term.</p> <p>(d) The Winner acknowledges it may take up to 28 days from the Draw for the first monthly payment of the Prize to be distributed to the Winner, after which time the Winner can expect to receive regular monthly installments.</p> <p>(e) The Prize will be distributed to the Winner via an Electronic Funds Transfer (EFT) in which case the Winner must provide the Promoter with a nominated account name, account number and BSB within two days of Notification.</p> <p>(f) The Promoter will deposit the Prize into the Winner's nominated bank account. The availability of these funds may be subject to the</p>

	<p>processing and clearing times applicable between the relevant financial institutions.</p> <p>(g) The Winner may be required to sign a letter of authority that authorises the Promoter to deposit the Prize into the Winner's nominated bank account.</p>
Permit Numbers	<p>NSW Permit No. LTPS/19/38618, ACT Permit No. TP 19/04325, SA Permit No. T19/1660</p>

2. General

- 1.1 The promoter of the Competition is the Promoter.
- 1.2 By entering this Competition, Entrants agree to be bound by these Terms and Conditions. Information on how to enter and prizes form part of these Terms and Conditions.

2. Eligibility

- 2.1 Entry is open only to the Entrants, excluding the Exclusions.
- 2.2 This Competition will be conducted during the Entry Period. Entries must be received by the Promoter during the Entry Period. Entries received after the Entry Period will not count towards the Competition. The Promoter is not responsible for any late, lost or misdirected entries.

3. Entry

- 3.1 To enter this Competition, Entrants must complete the Entry, subject to the Limit.
- 3.2 Entry to this Competition via the Website is free. However, any costs associated with accessing the Website are dependent on the internet service provider used.
- 3.3 Entrants must personally and manually submit an Entry using an internet browser. The Promoter reserves the right to reject an Entry if it reasonably forms the opinion that an Entry has been created and/or submitted using automated entry means or a computer entry service.
- 3.4 If entry to this Competition via SMS is available:
 - (a) the SMS Cost applies to each entry submitted by SMS; and
 - (b) such entry is only available to Entrants with an SMS-compatible mobile phone handset connected to a service provider which permits text messaging to the promotional SMS number for this Competition. Entries sent via internet or computer-generation are invalid and will be rejected.
- 3.5 To be eligible to win a prize in this Competition, an Entry must not:
 - (a) infringe the intellectual property or other rights of a third party;
 - (b) be incomplete or illegible; or
 - (c) be unlawful, defamatory, abusive, insulting, threatening, obscene, inflammatory, offensive or otherwise contain content which, in the Promoter's sole discretion, is inappropriate or objectionable.

3.6 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.

3.7 All Entries become the property of the Promoter.

4. Draw

4.1 This Competition is a game of chance.

4.2 The winner(s) of the Prize(s) will be drawn electronically at the Draw from all entries received during the Entry Period. The result of the draw is final and the Promoter will not enter into correspondence regarding the result.

5. Winners

5.1 The Winners will be notified in accordance with the Notification.

5.2 The Winner must claim the Prize within the Claim Period. The Promoter will not be responsible for any delay, loss or damage to the Prize once it has left the Promoter's or supplier's premises.

5.3 If the Winner is under 18 years of age, the Prize will be awarded to the parent or legal guardian of the Winner on behalf of the winner.

5.4 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 conduct an unclaimed prize draw at the Unclaimed Prize Draw to distribute the Prize. The first valid Entry drawn will win the unclaimed Prize.

6. Prizes

6.1 The prize consists of the Prize, valued at the Total Prize Value.

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

(a) the Prize Conditions; and

(b) additional terms and conditions imposed by the supplier(s) of the Prize (if any), with which the Winner must comply.

6.3 The Prize is not transferable and not redeemable for cash or other goods or services. The Prize must be taken as a whole and as stated in these Terms and Conditions. No alternative will be provided, and no compensation will be payable if the Winner is unable to use the Prize as such.

6.4 The value of the Prizes are the recommended retail price as provided by the supplier (inclusive of GST) and is correct as at the start of the Competition.

6.5 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 regulatory approval.

7. Your information

7.1 If an Entrant's contact details changes between the date of entry and the Unclaimed Prize Determination, the Entrant must notify the Promoter of his/her updated contact details.

- 7.2 The Promoter is bound by the Australian Privacy Principles in 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 Winners and where Entrants have consented to the receipt of such information, send Entrants marketing, advertising and promotional material.
- 7.3 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 Winners, and marketing and communications agencies.
- 7.4 The Winners' names will be published and retained as required by relevant legislation and as specified in these Terms and Conditions.
- 7.5 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.
- 7.6 The Winner consents to the Promoter's use of the Winner's name, likeness, image, picture, voice, statements, testimonials or quotations for promotional, marketing and publicity purposes in any media worldwide, without any fee being paid to the Winner.

8. Risk and liability

- 8.1 The Winner participates in this Competition, and uses the Prize, at his or her own risk.
- 8.2 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.
- 8.3 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.
- 8.4 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).
- 8.5 These Terms and Conditions are subject to the applicable State or Territory trade promotion lottery laws and authorities.
- 8.6 This Competition is authorised under the Permit Numbers.