

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, Australia
Competition	The great \$20,000 giveaway
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 AEDT on Monday 30 January 2017 and ends at 23:59 hours AEDT on Friday 30 June 2017.
Entry	Settle a home loan (or refinance an existing home loan) to the value of at least \$150,000, or settle a car or equipment loan for any amount, through a Mortgage Choice broker by 30 June 2017.
Limit	One (1) entry per home, car or equipment loan.
Draw	16:00 hours AEST on Friday 14 July, 2017 at the offices of Salmat Digital Pty Ltd, Level 2, 116 Miller Street, North Sydney, NSW 2060.
Notification	The winner(s) will be notified by phone and confirmed by email on Monday 17 July 2017.
Publication	The Australian newspaper on Friday 21 July 2017.
Claim Period	Within three months of the Draw.
Unclaimed Prize Draw	16:00 hours AEDT on Monday 16 October 2017 at the offices of Salmat Digital Pty Ltd, Level 2, 116 Miller Street, North Sydney, NSW, 2060. The winner will be notified by telephone and confirmed by email within two days of the Draw. The unclaimed prize winner will be published in the Australian Newspaper on Monday 23 October 2017.
Prize	\$20,000
Total Prize Value	\$20,000

Prize Conditions	<p>(a) The winner/s must provide the Promoter with a nominated account name, account number and BSB within two days of being notified as the winner/s.</p> <p>(b) The Promoter will deposit the Prize into the winner/s' nominated bank account within two business days of the bank details being provided by the winner/s. The availability of these funds may be subject to the processing and clearing times applicable between the relevant financial institutions.</p> <p>(c) The winner/s 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	LTPS/16/10297; ACT TP 16/02556; SA T16/2318

The following terms and conditions apply to the Competition:

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

ELIGIBILITY

2. Entry is open only to the Entrants, excluding the Exclusions.
3. 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.

ENTRY

4. To enter this Competition, Entrants must complete the Entry, subject to the Limit.
5. Entry to this Competition is free.
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.
7. All Entries become the property of the Promoter.

DRAW

8. This Competition is a game of chance.
9. The winner of the Prize ("**Winner**") will be the first Entries 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.

WINNERS

10. The Winners will be notified in accordance with the Notification.
11. Each 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.
12. If a 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 the Unclaimed Prize Draw to distribute the Prize. The first valid Entry drawn will win the unclaimed Prize.

PRIZES

13. The prize consists of the Prize, valued at the Total Prize Value.
14. Each Winner's use of the Prize is subject to:
 - (a) any Special Conditions (if applicable); and
 - (b) additional terms and conditions imposed by the supplier(s) of the Prize (if any).
15. The Prize is not transferable and not redeemable 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 a Winner is unable to use the Prize.
16. The value of the Prize is correct as at the start of the Competition.
17. 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.

YOUR INFORMATION

18. 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.

19. 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 Winners and where Entrants have consented to the receipt of such information, send Entrants marketing, advertising and promotional material.
20. 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.
21. The Winners' names will be published and retained as required by relevant legislation and as specified in these Terms and Conditions.
22. 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.
23. Each Winner consents to the Promoter's use of the Winner's name, likeness, image, picture, voice, statements, testimonials or quotations or promotional, marketing and publicity purposes in any media worldwide, without any fee being paid to the Winner.

RISK AND LIABILITY

24. Each Winner participates in this Competition, and uses the Prize, at his or her own risk.
25. 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.
26. 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.
27. 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 each Winner's participation in this Competition and use of the Prize).
28. These Terms and Conditions are subject to the applicable State or Territory trade promotion lottery laws and authorities.
29. This Competition is authorised under the Permit Numbers.