

General

1. The promoter is Lendi Group Distribution Pty Ltd (ABN 27 105 265 861) of Level 28, 225 George Street, Sydney NSW 2000 and its subsidiaries where applicable (**Promoter or Aussie**).
2. The Great Aussie Summer Giveaway (**Competition**) will run from 9:00 am AEDT 20 November 2023 to 11:59 pm AEDT 28 January 2024 (**Competition Period**).
3. This Competition is a game of chance.
4. Entry is only open to applicants who are Australian residents who are 18 years and over.
5. You will receive one entry into the weekly draw, if you, during the Competition Period:
 - (a) book and attend a home loan appointment with an Aussie broker (mobile brokers, franchisees and store brokers) (**Aussie Brokers**) to commence a home loan application; or
 - (b) lodge a home loan application with an Aussie Broker; or
 - (c) download a property report from <https://www.aussie.com.au/property-report/>,

(Weekly Eligible Entrants).

6. You will receive the following number of entries into the grand prize draw, during the Competition Period:
 - (a) One entry, if you book and attend a home loan appointment with an Aussie Broker to commence a home loan application.
 - (b) 50 entries, if you lodge a non-Aussie home loan application. These 50 entries may be in addition to any entry received as per section 6(a).
 - (c) 100 entries, if you lodge an Aussie home loan application (i.e. Aussie Select, Aussie Elevate or Aussie Activate). These 100 entries may be in addition to any entry received as per section 6(a).

(Grand Prize Eligible Entrants)

(All Weekly Eligible Entrants and Grand Prize Eligible Entrants are collectively known as **Eligible Entrants**).

7. Eligible Entrants will only be entered into the corresponding weekly and/or grand prize draw dates once they become eligible in accordance with the schedules outlined in Sections 17 and 20.
8. Where an Eligible Entrant is a couple, or made up of multiple applicants attending an appointment, this will be considered as one Eligible Entrant for this Competition.

Individuals must be genuine customers who are seeking a home loan (as determined by the Promoter in its absolute discretion, acting reasonably).

9. Employees of the Promoter (including Lendi Group head office employees and Lendi Group brokers), businesses including subsidiary companies/businesses and associated companies including Aussie Brokers, contractors of Lendi Group (including Lendi Group brokers) and agencies (**Group Employees**) are not eligible to enter, however, the exclusion does not apply to any Group Employees' immediate family members and friends.
10. The Competition comprises of:
 - (a) weekly draws during the Competition Period as set out in section 17 below; and
 - (b) two grand prize draws as set out in section 20 below.
11. Multiple appointments with an Aussie broker during the Competition Period will not give an Eligible Entrant more entries into the weekly draw or grand prize draw. Subject to the bonus entries outlined in the above clause, there is a limit of one (1) initial entry permitted per Eligible Entrant.
12. Entries into the weekly draws will remain valid in subsequent weekly draws during the Competition Period, unless the Eligible Entrant has won a weekly prize, in which case, they will be excluded from all future weekly draws during the Competition Period. All Eligible Entrants will be eligible to win a grand prize even if they have won a weekly prize. All entries during the Competition Period will go into the second grand prize draw unless an Eligible Entrant has already won the first grand prize draw.

Prizes

13. There will be 166 individual prizes to be won. The total value of the Competition prize pool is up to \$250,897.67.
14. Weekly prizes: the total value of the weekly prizes is \$100,000. The weekly prizes consist of either:
 - a digital GiftPay gift card worth \$500 (with 160 winners); or
 - digital GiftPay gift cards worth \$5,000 (with 4 winners)

(Weekly Prizes)

drawn in line with the schedule in section 17 below, during the Competition Period, with winners of either prize a **Weekly Prize Winner**). Any ancillary costs associated with redeeming the Gift Pay gift card(s) are not included. Any unused balance of the gift card(s) will not be awarded as cash. Redemption of the gift card(s) is subject to any terms and conditions of the issuer including those specified on the gift card.

15. **Grand prizes:** 1 x Toyota Hilux 4x4 Rogue 2.8L T Diesel Automatic Double Cab Factory Option (M0) 2023 model year in Glacier White valued at up to \$76,634.12 RRP on-road and 1 x Toyota Kluger Hybrid GXL AWD 2.5L Automatic CVT Wagon Factory Option (2C) 2023 model year in Frosted White valued at up to \$74,263.55 RRP on-road (**Grand Prizes**). There will be two winners for the Grand Prizes each receiving a car (**Grand Prize Winners**). The Toyota Kluger Hybrid GXL will be drawn in the first Grand Prize draw and the Toyota Hilux Rogue will be drawn in the second Grand Prize draw.
16. Total value of the Grand Prizes is up to \$150,897.67 which includes on road costs (dealer delivery charges, stamp duty, complimentary first full tank of petrol, registration plates, 12 months registration and 12 months compulsory third party insurance which may vary state by state). The winner must collect the vehicle from their nearest authorised Toyota dealer in their state/territory, at the date nominated by Toyota. Additional insurance, options, accessories, upgrades, petrol and all other ancillary costs are the responsibility of the Grand Prize Winners. If the winner is, through any legal incapacity or otherwise, unable to register the vehicle in their own name, then the winner may assign the vehicle to another person (who consents to such assignment) with legal capacity for the purpose of registration. The Promoter takes no responsibility for any such arrangements between the winner and the assignee. The Winner must provide the Promoter with certified copies of all required documentation as required by the Promoter before the vehicle is awarded. It is a condition of accepting the prize that the Winner may be required to sign a legal release in a form to be determined by the Promoter in its discretion. The value of the prizes is accurate and based upon the recommended retail value of the prizes (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.

(All winners in this Competition shall be collectively, known as the **Winners**)

Weekly Prize Winner draws

17. The Weekly Prizes will be drawn as follows:

Week	Dates	Weekly prizes on offer	Draw date for the Weekly Winners
Week 1	20 Nov - 26 Nov 2023	20 x \$500 digital GiftPay gift cards	29 November 2023
Week 2	27 Nov - 3 Dec 2023	20 x \$500 digital GiftPay gift cards	6 December 2023

Week 3	4 Dec - 10 Dec 2023	2 x \$5000 worth of digital GiftPay gift cards	13 December 2023
Week 4	11 Dec - 17 Dec 2023	20 x \$500 digital GiftPay gift cards	20 December 2023
Week 5	18 Dec - 24 Dec 2023	20 x \$500 digital GiftPay gift cards	4 January 2024
Week 6	25 Dec - 31 Dec 2023	20 x \$500 digital GiftPay gift cards	4 January 2024
Week 7	1 Jan - 7 Jan 2024	20 x \$500 digital GiftPay gift cards	10 January 2024
Week 8	8 Jan - 14 Jan 2024	2 x \$5000 worth of digital GiftPay gift cards	17 January 2024
Week 9	15 Jan - 21 Jan 2024	20 x \$500 digital GiftPay gift cards	24 January 2024
Week 10	22 Jan - 28 Jan 2024	20 x \$500 digital GiftPay gift cards	31 January 2024

18. The Weekly Prize draws will take place at 36 Carolina Park Rd, Avoca Beach, NSW, 2251 at 10:00 am AEDT on the corresponding draw dates as specified in the Table above using a computerised random selection.

19. Weekly Prize Winners will be contacted using the details on file with the Promoter within seven (7) business days of the applicable weekly draw date. Contact will be made by a phone call from the Aussie Broker they attended an appointment with or by email.

Weekly Prize Winners will be published at www.facebook.com/AussieHomeLoans/, www.instagram.com/aussiehomeloans/ and www.aussie.com.au within seven (7) business days of the draw date.

Grand Prize Winners draw

20. The Grand Prizes will be drawn as follows:

	Entry Dates	Draw date for the Grand Prizes
Grand Prize Draw 1	20 Nov – 13 Dec 2023	18 December 2023

Grand Prize Draw 2	20 Nov 2023 – 28 Jan 2024	31 January 2024
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21. The Grand Prize draws will be drawn as specified in the Table above and will take place at Plexus, Level 4, 411 Collins Street Melbourne VIC 3000 at 12:00 pm AEDT using a computerised random selection. Grand Prize Winners will be contacted using the details on file with the Promoter within seven (7) business days of the draw and will be communicated by a phone call from the Aussie Broker they attended an appointment with and by email from the Promoter. The Grand Prize Winners will be published at www.facebook.com/AussieHomeLoans/, www.instagram.com/aussiehomeloans/ and www.aussie.com.au within seven (7) business days of the draw date.

Further details

22. Unless specified otherwise by the Promoter in its absolute discretion, these prizes or any unused portion, are not transferable or exchangeable and cannot be redeemed for cash.
23. Subject to these Terms and Conditions, the first valid entry/entries drawn (based on the number of prizes to be won in the draw) will be the Winner/s of the corresponding prize.
24. The draw conductor may draw additional reserve entries in case an invalid entry or entrant is drawn.
25. All reasonable attempts will be made to contact the Winners using the contact details held by the Promoter.
26. If any Winner chooses not to take their prize within the reasonable time specified by the Promoter (or is unable to), or is unavailable, they forfeit the prize.
27. If a prize (or portion of a prize) is unavailable, the Promoter at its sole discretion may substitute the prize (or a portion of the prize), subject to the written directions of a regulatory authority.
28. If there is a dispute as to the identity of an entrant or Winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or Winner. Each prize will be awarded to the person who is the primary contact in the loan appointment/application. If there is a dispute as to the identity of an entrant or Winner, the Promoter reserves the right (acting reasonably), to request proof of identity to determine the identity of the entrant or Winner.
29. By participating in this Competition, all Winners agree to their personal information being published on www.facebook.com/AussieHomeLoans/, www.instagram.com/aussiehomeloans/ and www.aussie.com.au. You can always choose to opt out of participating in this Competition, as outlined in section 34.

30. This Competition adheres to the terms and conditions set out in the Facebook promotion guidelines which can be found at: http://www.facebook.com/promotions_guidelines.php and the Instagram promotion guidelines which can be found at: <http://help.instagram.com/179379842258600>. Any questions or comments regarding the Competition must be directed to the Promoter, not to Facebook and Instagram. Eligible Entrants release Facebook and Instagram and their associated companies from all liabilities arising in respect of the Competition. Eligible Entrants acknowledge that the Competition is in no way sponsored, endorsed or administered by, or associated with Facebook or Instagram.
31. All prizes are subject to the terms and conditions of the third-party prize supplier. To the extent permitted by law, the Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Terms and Conditions.
32. Prizes must be claimed by 14 May 2024 at 12:00 pm AEST. In the event of an unclaimed prize, the prize will be redrawn on 15 May 2024 at 12:00 pm AEST at Plexus, Level 4, 411 Collins Street Melbourne VIC 3000. Any winners of any redraw will be notified using the contact details on file with the Promoter, within seven (7) business days of the redraw and will be communicated initially by a phone call from the Aussie Broker they attended an appointment with and by email communication. The redraw winner will also be published at www.facebook.com/AussieHomeLoans/, www.instagram.com/aussiehomeloans/ and www.aussie.com.au within seven (7) business days of the redraw. If there are no prize winner/s or Winner/s for this Promotion cannot be found, this information will be published at www.facebook.com/AussieHomeLoans/, <https://www.instagram.com/aussiehomeloans/> and www.aussie.com.au.
33. If for any reason any aspect of this Competition is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Competition and invalidate any affected entries, or suspend or modify a prize, subject to the written directions of a regulatory authority.
34. Eligible Entrants' personal information will be collected and stored by the Promoter under this Competition and by virtue of the services provided the Aussie Broker. The Promoter is bound by the Australian Privacy Principles in accordance with the *Privacy Act 1988* (Cth) and its Privacy Statement which is located at <https://www.lendi.com.au/about->

[us/privacy-policy/](#). If an Eligible Entrant does not wish to participate in the Competition, please email the Promoter on privacy@lendigroup.com.au. The Promoter collects personal information about entrants to enable them to participate in this Competition and may disclose the entrants' personal information to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Competition and to the State and Territory lottery departments as required under the relevant lottery legislation. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Competition.

35. The Promoter will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or wilful misconduct) in connection with this Competition or accepting or using any prize or provision of the services provided by the third party supplier, except and for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law). For the sake of clarity, this clause shall not apply where the Promoter has contributed to or caused such loss, expense, damage, personal injury or death and shall not apply to any liability which cannot be excluded by law (in each case the Promoter's liability is limited to the minimum allowable by law).
36. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). In the event that a Winner cannot provide suitable proof as required by the Promoter (acting reasonably) to validate their entry, the Winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion (acting reasonably) be deemed invalid and not eligible to win.
37. The Promoter may at its sole discretion, acting reasonably disqualify any Eligible Entrant who:
 - (a) does not follow the requirements in accordance with these Terms and Conditions;
 - (b) tampers with the entry process; or
 - (c) is otherwise deemed by the Promoter to be unsuitable to participate in the Competition.
38. The Winners agree to participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Competition, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.

39. The Promoter accepts no responsibility for any tax implications and the Winners must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
40. The Promoter reserves the right to alter these Terms and Conditions or cancel the Competition at their discretion at any time without notice subject to the written directions of a regulatory authority.
41. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
42. Authorised under: NSW Authority No. TP/03094, ACT Permit No. TP 23/02300 and SA Permit No. T23/1768.