

**'Win 30k Towards Your Next Big Step' Promotion Terms & Conditions ("Conditions of Entry")**

<b>Schedule</b>	
<b>Promotion:</b>	'Win 30k Towards Your Next Big Step' Promotion
<b>Promoter:</b>	Lendi Group Distribution Pty Ltd ABN 27 105 265 861, L28, 225 George Street, The Rocks, NSW 2000, Australia. Ph: 131 333
<b>Promotional Period:</b>	<b>Start date:</b> 08/07/24 at 09:00 am AEST <b>End date:</b> 15/12/24 at 11:59 pm AEDT
<b>Eligible entrants:</b>	Entry is only open to Australian residents who are 18 years and over.
<b>How to Enter:</b>	To enter the Promotion, the entrant must book and attend a full home loan appointment with an Aussie Broker or a Lendi Broker during the Promotional Period. For the sake of clarity, both the booking and the appointment must take place during the Promotional Period – eligible individuals will automatically be entered into the applicable draw(s).
<b>Entries permitted:</b>	Only one (1) eligible entry per person will be accepted. By completing the entry method, the entrant will receive one (1) entry.
<b>Total Prize Pool:</b>	AUD \$124,500.00

<b>Prize Description</b>	<b>Number of this prize</b>	<b>Value (per prize)</b>	<b>Winning Method</b>
<b>Grand Prize:</b> The prize is \$30,000 paid by direct deposit to the winner's nominated Australian bank account in the winner's name.	3 (1 prize per Grand Prize Draw)	AUD\$30,000.00	Grand Prize Draws
<b>Weekly Draw Prize:</b> The prize is the winner's choice of one (1) of the following options:  <u>Option 1:</u> \$500 paid by direct deposit to the winner's nominated Australian bank account in the winner's name.  OR  <u>Option 2:</u> Merchandise up to the value of AUD\$500.	69 (3 prizes per Weekly Draw)	AUD\$500.00	Weekly Draws

<b>Prize Conditions:</b>	<b>Cash Prize Conditions:</b> The winner must provide their Australian bank account details to the Promoter in order for the prize to be awarded.  <b>Merchandise Prize Conditions:</b> The exact inclusions of the merchandise will be determined by the Promoter and will be communicated to the winner.
<b>Winner notification:</b>	The winners will be contacted by phone and in writing within seven (7) days of the corresponding draw. The winners will be published at <a href="http://www.lendi.com.au">www.lendi.com.au</a> and <a href="http://www.aussie.com.au">www.aussie.com.au</a> within seven (7) days of the corresponding draw.
<b>Unclaimed Prizes:</b>	Prizes must be claimed by 15/03/25 at 12:00 pm AEST. In the event of an unclaimed prize, the prize will be redrawn on 16/03/25 at 12:00 pm AEST/AEDT (as applicable in NSW/VIC) at the same location as the original draw (outlined below).  <i>Weekly Prize Draw Address:</i> Level 28, Grosvenor Place, 225 George Street, Sydney, NSW, 2000 <i>Grand Prize Draw Address:</i> Plexus, Level 4, 411 Collins Street Melbourne VIC 3000.  Winner(s) of the redraw will be notified using the contact details on file with the Promoter, includes in writing, within seven (7) days of the redraw. The redraw winner(s) will also be published at <a href="http://www.lendi.com.au">www.lendi.com.au</a> and <a href="http://www.aussie.com.au">www.aussie.com.au</a> within ten (10) 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 <a href="http://www.lendi.com.au">www.lendi.com.au</a> and <a href="http://www.aussie.com.au">www.aussie.com.au</a> as well as the Promoter's social media platforms.
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1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
2. The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. Valid and eligible entries will be accepted during the Promotional Period.
4. Employees (and their immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, businesses involved in determination of winner/s for the Promotion, businesses involved in the management of the Promotion, any organisation benefiting from the Promotion, the Promoter's distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "Immediate family member" 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 or 1st cousin.
5. Draws:
  - a) Weekly Draws: Entries open and close for each Weekly Draw on the dates/times specified in the table below. The Weekly Draws will take place at Level 28, Grosvenor Place, 225 George Street, Sydney, NSW, 2000 at 10:00 am AEST/AEDT (as applicable in NSW) on the dates outlined below, using computerised random selection. Entries for each Weekly Draw will **not** be entered into any subsequent Weekly Draw/s but will be entered into the applicable Grand Prize Draw.

Weekly Draw	Entries Open	Entries Close	Draw Date
1	08/07/24 at 09:00 am AEST	14/07/24 at 11:59 pm AEST	17/07/24
2	15/07/24 at 12:00 am AEST	21/07/24 at 11:59 pm AEST	24/07/24
3	22/07/24 at 12:00 am AEST	28/07/24 at 11:59 pm AEST	31/07/24
4	29/07/24 at 12:00 am AEST	04/08/24 at 11:59 pm AEST	07/08/24
5	05/08/24 at 12:00 am AEST	11/08/24 at 11:59 pm AEST	14/08/24
6	12/08/24 at 12:00 am AEST	18/08/24 at 11:59 pm AEST	21/08/24
7	19/08/04 at 12:00 am AEST	25/08/24 at 11:59 pm AEST	28/08/24
8	26/08/24 at 12:00 am AEST	01/09/24 at 11:59 pm AEST	04/09/24
9	02/09/24 at 12:00 am AEST	08/09/24 at 11:59 pm AEST	11/09/24
10	09/09/24 at 12:00 am AEST	15/09/24 at 11:59 pm AEST	18/09/24
11	16/09/24 at 12:00 am AEST	22/09/24 at 11:59 pm AEST	25/09/24
12	23/09/24 at 12:00 am AEST	29/09/24 at 11:59 pm AEST	02/10/24
13	30/09/24 at 12:00 am AEST	06/10/24 at 11:59 pm AEDT	09/10/24
14	07/10/24 at 12:00 am AEDT	13/10/24 at 11:59 pm AEDT	16/10/24
15	14/10/24 at 12:00 am AEDT	20/10/24 at 11:59 pm AEDT	23/10/24
16	21/10/24 at 12:00 am AEDT	27/10/24 at 11:59 pm AEDT	30/10/24
17	28/10/24 at 12:00 am AEDT	03/11/24 at 11:59 pm AEDT	06/11/24
18	04/11/24 at 12:00 am AEDT	10/11/24 at 11:59 pm AEDT	13/11/24
19	11/11/24 at 12:00 am AEDT	17/11/24 at 11:59 pm AEDT	20/11/24
20	18/11/24 at 12:00 am AEDT	24/11/24 at 11:59 pm AEDT	27/11/24
21	25/11/24 at 12:00 am AEDT	01/12/24 at 11:59 pm AEDT	04/12/24
22	02/12/24 at 12:00 am AEDT	08/12/24 at 11:59 pm AEDT	11/12/24
23	09/12/24 at 12:00 am AEDT	15/12/24 at 11:59 pm AEDT	18/12/24

- i) The first three (3) valid entries drawn in each Weekly Draw will each win the Weekly Draw Prize outlined in the schedule above.
- b) **Grand Prize Draws:** Entries open and close for each Grand Prize Draw on the dates/times specified in the table below. The Grand Prize Draws will take place at Plexus, Level 4, 411 Collins Street Melbourne VIC 3000 at 12:00 pm AEST/AEDT (as applicable in VIC) on the dates outlined below, using computerised random selection. Entries for each Grand Prize Draw will **not** be entered into any subsequent Grand Prize Draw/s.

Grand Prize Draw	Entries Open	Entries Close	Draw Date
1	08/07/24 at 09:00 am AEST	01/09/24 at 11:59 pm AEST	04/09/24
2	02/09/24 at 12:00 am AEST	27/10/24 at 11:59 pm AEDT	30/10/24
3	28/10/24 at 12:00 am AEDT	15/12/24 at 11:59 pm AEDT	18/12/24

- i) The first valid entry drawn in each Grand Prize Draw will each win the Grand Prize outlined in the Schedule above.
  - c) The draw conductor may draw reserve winners in case of ineligible or invalid entries.
  - d) If a draw is scheduled on the weekend or a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize is determined by chance.
6. All reasonable attempts will be made to contact each winner.
  7. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize within a reasonable time, as specified by the Promoter, or is unavailable, they forfeit the prize and the Promoter is not obliged to substitute the prize.
  8. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
  9. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and specification, subject to any written directions of a regulatory authority.
  10. No entry fee is charged by the Promoter to enter the Promotion.
  11. 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.
  12. This Promotion adheres to the terms and conditions set out in the promotion guidelines which can be found at: [www.lendi.com.au](http://www.lendi.com.au) and [www.aussie.com.au](http://www.aussie.com.au). Any questions or comments regarding the Promotion must be directed to the Promoter, not to Facebook and Instagram. The entrant releases Facebook and Instagram and their associated companies from all liabilities arising in respect of the Promotion. Entrants acknowledge that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook and Instagram.
  13. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy which is located at <https://lendigroup.com.au/wp-content/uploads/2024/02/Lendi-Group-Privacy-Statement-Feb-2024.pdf>. The Promoter's privacy policy contains information about how the entrant may access, update and seek correction of the personal information the Promoter holds about them and how the entrant may complain about any potential breach by the Promoter of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with. The Promoter collects personal information about entrants to enable them to participate in this Promotion 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 Promotion 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 Promotion.
  14. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and State/Territory or postcode of residence.
  15. It is a condition of accepting the prize that a winner may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize.
  16. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these

Conditions of Entry in the event of any inconsistency. 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 Conditions of Entry or otherwise.

17. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
18. If for any reason any aspect of this Promotion 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 Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
19. 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 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 be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.
20. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion or claiming a prize, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved the Promoter's decision will be final.
21. The Promoter and its associated agencies and companies 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 Promotion or accepting or using any prize (or recommendation). 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).
22. The winner(s) will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, 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.
23. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
24. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
25. Authorised under: ACT Permit No. TP 24/01267, NSW Authority No. TP/03587 and SA Permit No. T24/979