

The Great Giveaway Promotion Terms & Conditions ("Conditions of Entry")

Schedule	
Promotion:	The Great Giveaway Promotion
Promoter:	<p>Lendi Group Distribution Pty Ltd, ABN 27 105 265 861, Level 28, 225 George Street, Sydney, NSW 2000, Australia</p> <p>For any enquiries regarding this Promotion, please contact the Promoter via privacy@lendigroup.com.au or Lendi Customer Service or Aussie Customer Service on 13 13 33.</p>
Promotional Period:	<p>Start time/date: 09:00 am AEDT on 23/02/26 End time/date: 11:59pm AEST on 31/05/26</p>
Eligible entrants:	Entry is only open to Australian residents who are 18 years of age or over.
How to Enter:	<p>To enter the Promotion, the entrant must complete the steps in at least one of the following Entry Methods during the Promotional Period:</p> <p>a) Entry Method 1: either attend a full home loan appointment with an Aussie Broker or Lendi Broker or complete Home Loan Product Selection via Lendi Guardian to receive one (1) entry; and/or</p> <p>b) Entry Method 2: lodge a home loan application to refinance with an Aussie Broker or Lendi Broker (which also includes Lendi Guardian) from one of the panels of available lenders (located at aussie.com.au, lendi.com.au or lendi.com.au/guardian) to receive ten (10) entries.</p> <p>Entry(ies) will be automatically entered into the corresponding Weekly Draw. All entries (including Weekly Draw winners) will also be entered into the Major Draw.</p> <p>Where an applicant/attendee is a couple, or multiple individuals they will be considered as one Eligible Entrant for this Promotion.</p> <p>Multiple appointments do not give the Eligible Entrant multiple entries.</p> <p>Eligible Entrants cannot enter under multiple brands. If an Eligible Entrant does complete entry methods across multiple brands only the first action will be counted, unless stated otherwise. If an Eligible Entrant completes multiple unrelated home loan refinance application lodgements this will give them the corresponding number of entries into the draw for each eligible application.</p> <p>If Lendi Guardian is temporarily unavailable or a verified technical issue prevents an Eligible Entrant from completing a qualifying action via Lendi Guardian during the Promotional Period, the Eligible Entrant may instead complete an equivalent qualifying action via an Aussie Broker or Lendi Broker within the Promotional Period in order to receive the corresponding number of entries, in accordance with these Conditions of Entry.</p>
Entries permitted:	<p>Multiple entries permitted subject to the following:</p> <p>a) maximum of one (1) entry permitted per person for Entry Method 1;</p> <p>b) maximum of ten (10) entries permitted per Entry Method 2 provided that each loan refinance application are unrelated (e.g. if an entrant lodges a refinance loan for an investment under Aussie and a refinance loan for an OO under Lendi, the entrant will then receive a total of twenty (20) entries as they are unrelated applications); and</p> <p>c) each entry must be completed separately and in accordance with the entry instructions above.</p> <p>The entrant is eligible to win a maximum of one (1) Weekly Draw prize. This prize limit does not apply to SA residents.</p>

Winner Determination:	<p>Draws:</p> <ul style="list-style-type: none"> All draws will take place at Plexus, Level 9, 628 Bourke Street, Melbourne VIC 3000 using computerised random selection. Weekly Draws: Entries open and close for each Weekly Draw on the times/dates specified below. All Weekly Draws will take place 10:00 am AEDT/AEST (as applicable in NSW) on the dates specified below. Entries in each Weekly Draw will not be entered into any subsequent Weekly Draw/s, however, all entries (including the Weekly Draw winners) will be entered into the Major Draw. 																																																											
	<table border="1"> <thead> <tr> <th>Weekly Draw</th> <th>Entries Open</th> <th>Entries Close</th> <th>Draw Date</th> </tr> </thead> <tbody> <tr><td>1</td><td>12:00 am AEDT 23/02/26</td><td>11:59 pm AEDT 01/03/26</td><td>04/03/26</td></tr> <tr><td>2</td><td>12:00 am AEDT 02/03/26</td><td>11:59 pm AEDT 08/03/26</td><td>18/03/26</td></tr> <tr><td>3</td><td>12:00 am AEDT 09/03/26</td><td>11:59 pm AEDT 15/03/26</td><td>18/03/26</td></tr> <tr><td>4</td><td>12:00 am AEDT 16/03/26</td><td>11:59 pm AEDT 22/03/26</td><td>01/04/26</td></tr> <tr><td>5</td><td>12:00 am AEDT 23/03/26</td><td>11:59 pm AEDT 29/03/26</td><td>01/04/26</td></tr> <tr><td>6</td><td>12:00 am AEDT 30/03/26</td><td>11:59 pm AEDT 05/04/26</td><td>15/04/26</td></tr> <tr><td>7</td><td>12:00 am AEST 06/04/26</td><td>11:59 pm AEST 12/04/26</td><td>15/04/26</td></tr> <tr><td>8</td><td>12:00 am AEST 13/04/26</td><td>11:59 pm AEST 19/04/26</td><td>29/04/26</td></tr> <tr><td>9</td><td>12:00 am AEST 20/04/26</td><td>11:59 pm AEST 26/04/26</td><td>29/04/26</td></tr> <tr><td>10</td><td>12:00 am AEST 27/04/26</td><td>11:59 pm AEST 03/05/26</td><td>13/05/26</td></tr> <tr><td>11</td><td>12:00 am AEST 04/05/26</td><td>11:59 pm AEST 10/05/26</td><td>13/05/26</td></tr> <tr><td>12</td><td>12:00 am AEST 11/05/26</td><td>11:59 pm AEST 17/05/26</td><td>27/05/26</td></tr> <tr><td>13</td><td>12:00 am AEST 18/05/26</td><td>11:59 pm AEST 24/05/26</td><td>27/05/26</td></tr> <tr><td>14</td><td>12:00 am AEST 25/05/26</td><td>11:59 pm AEST 31/05/26</td><td>10/06/26</td></tr> </tbody> </table> <ul style="list-style-type: none"> The first two (2) valid entries drawn from Weekly Draws 1, 2, 3, 4, 6, 7, 8, 9, 10, 11, 13 and 14 will be the winners of the Weekly Draw Prizes specified below. The first five (5) valid entries drawn from Weekly Draws 5 and 12 will be the winners of the Weekly Draw Prizes specified below Major Draw: All entries (including the Weekly Draw winners) will be collected for the purpose of the Major Draw. The Major Draw will take place at 12:00 pm AEST on 05/06/26 using computerised random selection. <ul style="list-style-type: none"> The first valid entry drawn from the Major Draw will be the winner of the Major Draw Prize specified below. The draw conductor may select additional reserve entries in case an invalid entry or entrant is drawn. 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. 	Weekly Draw	Entries Open	Entries Close	Draw Date	1	12:00 am AEDT 23/02/26	11:59 pm AEDT 01/03/26	04/03/26	2	12:00 am AEDT 02/03/26	11:59 pm AEDT 08/03/26	18/03/26	3	12:00 am AEDT 09/03/26	11:59 pm AEDT 15/03/26	18/03/26	4	12:00 am AEDT 16/03/26	11:59 pm AEDT 22/03/26	01/04/26	5	12:00 am AEDT 23/03/26	11:59 pm AEDT 29/03/26	01/04/26	6	12:00 am AEDT 30/03/26	11:59 pm AEDT 05/04/26	15/04/26	7	12:00 am AEST 06/04/26	11:59 pm AEST 12/04/26	15/04/26	8	12:00 am AEST 13/04/26	11:59 pm AEST 19/04/26	29/04/26	9	12:00 am AEST 20/04/26	11:59 pm AEST 26/04/26	29/04/26	10	12:00 am AEST 27/04/26	11:59 pm AEST 03/05/26	13/05/26	11	12:00 am AEST 04/05/26	11:59 pm AEST 10/05/26	13/05/26	12	12:00 am AEST 11/05/26	11:59 pm AEST 17/05/26	27/05/26	13	12:00 am AEST 18/05/26	11:59 pm AEST 24/05/26	27/05/26	14	12:00 am AEST 25/05/26	11:59 pm AEST 31/05/26
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Total Prize Pool:	Up to AUD \$101,022.15																																																											

Prize Description	Number of this prize	Value (per prize)
Major Prize: The prize is a 2026 Toyota Rav4 Hybrid Cruiser AWD 2.5L Auto CVT 5 Door Wagon (colour: Glacier White) which includes on road costs (dealer delivery charges and stamp duty, which may vary from State by State), complimentary first full tank of petrol, registration plates, 12 months registration and 12-months compulsory third party insurance. The vehicle comes with standard warranties as offered by Toyota.	1	Up to AUD\$67,022.15
Weekly Prize: The prize is \$1,000 paid by direct deposit.	34 (see prize distribution above).	AUD\$1,000.00

<p>Further Prize Details:</p>	<p>Major Prize:</p> <ul style="list-style-type: none"> ● Additional insurance, options, petrol and all other ancillary costs are the responsibility of the winner. ● The colour of the vehicle is Glacier White. ● The winner must collect the prize from their nearest authorised Toyota dealership, at the date nominated by Toyota. <p>If the winner is, through any legal incapacity or otherwise, unable to register the car in their own name, then the winner may assign the car 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 car is awarded. It is a condition of accepting the prize that the winner (or a representative of the winner/the winner's parent/legal guardian if the winner is under the age of 18) may be required to sign a legal release in a form to be determined by the Promoter in its discretion. Weekly Prize: The winner must provide their Australian bank account details to the Promoter for the prize to be awarded.</p>
<p>Winner notification:</p>	<p>The winners will be contacted via phone and in writing and published at www.aussie.com.au, www.lendi.com.au and www.lendi.com.au/guardian/ within seven (7) days of the corresponding draw.</p>
<p>Unclaimed Prizes:</p>	<p>Prize(s) must be claimed by 12:00 pm AEST on 13/07/26. In the event of any unclaimed prize(s), an unclaimed prize draw will take place at the same time and place as the original draw on 14/07/26. The winner(s) of the unclaimed prize draw will be contacted via phone and in writing within seven (7) days and published at www.aussie.com.au, www.lendi.com.au and www.lendi.com.au/guardian/ by 21/07/26. The draw conductor may select additional reserve entries in case an invalid entry or entrant is drawn.</p> <p>If there are no prize winner(s) or winner(s) for this Promotion cannot be found, this information will be published at www.aussie.com.au, www.lendi.com.au and www.lendi.com.au/guardian/.</p>

1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and the Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and the 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**"). Where applicable, 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. The Promoter may, at its sole discretion and acting reasonably, accept late or manually recorded entries where it is satisfied that a genuine technical issue with Lendi Guardian or related systems was the primary cause of the delay or failure, and that the Eligible Entrant otherwise met all applicable eligibility criteria.
3. Valid and eligible entries will be accepted during the Promotional Period.
4. Employees (and their immediate family members) of the 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. All reasonable attempts will be made to contact each winner.
6. 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, they will forfeit the prize and the Promoter is not obliged to offer a substitute prize.
7. The value of the prizes is accurate and based upon the recommended retail value of the prizes where applicable (inclusive of GST) at the date of publication. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.

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. Where entry is allowed online, there is no additional cost to enter the Promotion other than any cost paid by the entrant to access the website or social media platform of entry via their Internet service provider.
11. Each prize will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid. 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. Entrants' personal information will be collected by the Promoter under this Promotion and by virtue of the services provided by Aussie, Aussie Broker, Lendi, Lendi Broker (on behalf of Lendi Guardian). Personal information will be stored on the Promoter's database. Entrants consent to the Promoter using this information for future marketing purposes regarding its products, including contacting entrants electronically. The Promoter collects personal information about entrants to run this Promotion and may disclose entrants' personal information to its related entities and to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion. This may include disclosures to organisations outside Australia including in places such as Canada, Ireland, Japan, New Zealand, Philippines, Singapore and the United States (and potentially other countries due to networked storage arrangements). The Promoter may also disclose entrants' personal information to the State and Territory lottery departments as required under the relevant lottery legislation. By entering, entrants consent to receive email or SMS messages from the Promoter without any functional unsubscribe facility if they relate primarily to the conduct of this Promotion. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion. The Promoter's Privacy Policy (see <https://www.aussie.com.au/about-us/privacy/>) and Lendi and Lendi Guardian's Privacy Policy (see <https://www.lendi.com.au/about-us/privacy-policy/>) include information about: (a) how an entrant can seek access to the personal information the Promoter holds about them and seek correction of the information; and (b) how to complain about a privacy breach and how the Promoter will deal with such a complaint.
13. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and postcode of residence.
14. The Promoter reserves the right to refuse to allow a winner to take part in any or all aspects of a prize, if the Promoter determines in its absolute discretion, that a winner is not in the physical or mental condition necessary to be able to safely participate in or accept the prize.
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, system errors, service interruptions or equipment malfunctions (whether or not under the Promoter's control) affecting Lendi Guardian or any related systems, 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. The Promoter is not responsible for and accepts no liability for any technical difficulties, system errors, service interruptions or equipment malfunctions affecting Lendi Guardian or any related systems, including where this impacts an Eligible Entrant's ability to start, progress or complete any qualifying action via Lendi Guardian during the Promotional Period.

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). If 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. If 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. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved. If the dispute cannot be resolved the Promoter's decision, acting reasonably, 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 willful 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. This Promotion 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, Instagram promotion guidelines which can be found at: <http://help.instagram.com/179379842258600> and the TikTok guidelines which can be found at: <https://www.tiktok.com/community-guidelines>. Any questions or comments regarding the Promotion must be directed to the Promoter, not to Facebook, Instagram or TikTok. Eligible Entrants release Facebook, Instagram and TikTok and their associated companies from all liabilities arising in respect of the Promotion. Eligible Entrants acknowledge that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, Instagram or TikTok.
23. 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.
24. 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.
25. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
26. Authorised under: ACT Permit No. TP 26/00290, NSW Authority No. TP/04223 and SA Permit No. T26/209