

## 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 Giveaway (**Competition**) will run from 9:00 am AEST 22 April 2024 to 11:59 pm AEST 16 June 2024 (**Competition Period**).
3. This Competition is a game of chance.
4. Entry is only open to applicants who are Australian residents and are 18 years and over (**Eligible Entrants**).

Each Entry Method corresponds to the number of entries an Eligible Entrant will receive into the corresponding weekly prize draws and the grand prize draw. Noting, any entries received between 12:01 am AEST 10 June 2024 and 11:59 pm AEST 16 June 2024 will only be entered into the Grand Prize Draw. To enter the Competition, Eligible Entrants must, complete the steps in at least one (1) of the following Entry Methods during the Competition Period:

- (a) **Entry Method 1:** either download or view a property report from <https://www.aussie.com.au/property-report/>; **OR** add or view a property on the Aussie mobile app which can be downloaded via Aussie's website at <https://www.aussie.com.au/lp/mobileapp/> to receive (1) entry; **and/or**
- (b) **Entry Method 2:** check or view their credit score on <https://www.aussie.com.au/tools/free-credit-score-check/> or on the Aussie mobile app which can be downloaded via Aussie's website to receive one (1) entry; **and/or**
- (c) **Entry Method 3:** 'Refer a Friend' using the 'Refer a Friend' function available when logging into their account at [aussie.com.au](https://aussie.com.au). For each friend that signs up and activates an account with Aussie via [Sign Up](#), the referring friend (i.e. the Eligible Entrant) will receive five (5) entries; **and/or**
- (d) **Entry Method 4:**, 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 to receive ten (10) entries; **and/or**
- (e) **Entry Method 5:** lodge a non-Aussie home loan application from the Aussie panel with an Aussie Broker to receive fifty (50) entries; **and/or**
- (f) **Entry Method 6:** lodge an Aussie home loan application (i.e. Aussie Select, Aussie Elevate or Aussie Activate) with an Aussie Broker to receive 100 entries.

5. Eligible Entrants will only be entered into the corresponding weekly prize and grand prize draw dates once they become eligible in accordance with the schedules outlined in Sections 24 and 27.
6. Where an Eligible Entrant is a couple, or made up of multiple applicants attending an appointment, they 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).
7. 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.
8. The Competition comprises of:
  - (a) seven (7) weekly prize draws as set out in section 24 below; and
  - (b) one (1) grand prize draw as set out in section 27 below.

#### **Entry Limits:**

9. Entry Method 1: During the Competition Period, if an Eligible Entrant downloads or views multiple property reports on Aussie's website or Aussie's mobile app, it does not entitle the Eligible Entrant to further entries into the weekly prize and grand prize draws. There is a limit of one (1) entry permitted per person throughout the entire Competition for this Entry Method.
10. Entry Method 2: During the Competition Period, if an Eligible Entrant downloads or views multiple credit score reports on Aussie's website or Aussie's mobile app, it does not entitle the Eligible Entrant further entries into the weekly prize and grand prize draws. There is a limit of one (1) entry permitted per person throughout the entire Competition for this Entry Method.
11. Entry Method 3: Eligible Entrants will be limited to a maximum of ten (10) referrals (i.e. fifty (50) entries gained) by subject to the entry instructions outlined in section 5(c) above. A referral will only be deemed eligible if the referee creates and activates an account with Aussie. For the avoidance of any doubt, the referee receives no entries into the weekly prize and grand prize draws unless they become an Eligible Entrant.
12. Entry Method 4: Multiple appointments with an Aussie broker during the Competition Period will not give an Eligible Entrant more entries into the weekly prize and grand prize draws.

13. Entries into the weekly prize 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. However, all Eligible Entrants will be eligible to win the grand prize (includes weekly prize winners).

### Prizes

14. There will be 34 individual prizes to be won. The total value of the Competition prize pool is up to AUD\$203,841.95.

15. Weekly prizes: the total value of the weekly prizes is AUD\$65,298. The weekly prizes consist of:

- digital GiftPay gift card worth \$500 (with 25 winners);
- digital GiftPay gift cards worth \$5,000 (with 6 winners); OR
- Apple Vision Pro 256GB worth \$6,399 RRP and digital GiftPay gift cards worth \$5,000 **OR** an option to receive the equivalent amount of both prizes (\$11,399.00) via electronic funds transfer (with 2 winners),

### (Weekly Prizes)

drawn in line with the schedule in section 24 below, during the Competition Period, with winners of a prize known as a **Weekly Prize Winner**).

16. Weekly Prize Conditions:

- (a) Any ancillary costs associated with redeeming the GiftPay gift card(s) or prize 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.

17. Grand prize includes:

- 1 x Toyota Hilux 4x4 Rogue 2.8L T Diesel Automatic Double Cab Factory Option (M0) 2024 model year in Glacier White valued at up to \$77,765.95 RRP (depending on the winner's State/Territory) on-road; and
- 1 x Ezytrail Parkes 15 MK3 Off-road Hybrid 4-berth Caravan valued at up to \$60,778 RRP (depending on the winner's state/territory) on-road **OR** an option to receive a \$40,000 via Electronic Funds Transfer.

(the **Grand Prize**)

18. There will be only one (1) winner for the Grand Prize (**Grand Prize Winner**).

19. Total value of the Grand Prize is up to \$138,543.95.

20. Grand Prize Conditions and Further Inclusions:

- **2024 Toyota Hilux 4x4 Rogue:** 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 vehicle comes with standard warranties as offered by Toyota. 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 including extended warranty, accessories, upgrades, petrol and all other ancillary costs is the responsibility of the Grand Prize Winner. The Promoter may, in its absolute discretion, accommodate the Grand Prize Winner's colour preference, subject to availability.
- **Ezytrail Parkes 15 MK3 Off-road Hybrid 4-berth Caravan (if applicable):** Includes on road costs (dealer delivery charges, registration plates and 12 months registration). The caravan comes with standard warranties as offered by Ezytrail. If the Grand Prize Winner decides to take the option of the Caravan prize, the winner must collect the caravan from their nearest authorised Ezytrail dealer in their state/territory, at a date nominated by Ezytrail. In the instance a Ezytrail dealer is not available in the Grand Prize Winner's state/territory, the Promoter will cover the delivery of the caravan to their residence (or a suitable location as agreed with the Grand Prize Winner). Additional options including extended warranty, accessories, upgrades and all other ancillary costs are the responsibility of the Grand Prize Winner.
- **\$40,000 Electronic Funds Transfer Prize Conditions (if applicable):** The prize will be paid by direct deposit to the Grand Prize Winner's nominated Australian bank account in their name.

21. If the Grand Prize Winner is, through any legal incapacity or otherwise, unable to register the vehicle and/ or caravan 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 Grand Prize Winner must provide the Promoter with certified copies of all required documentation as required by the Promoter before the vehicle/ and or caravan has been awarded.

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

22. Where the Winners are given an option to take a cash prize, the prize will be paid by Electronic Funds Transfer to the Winner’s nominated Australian bank account held in the Winner’s name. The Winner must provide their Australian bank account details to the Promoter in order for the prize to be awarded.

23. 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.

### Weekly Prize Draws and Prizes

24. The Weekly Prizes will be drawn as follows:

Week	Dates & Times	Weekly prizes on offer	Draw date for the Weekly Winners
Week 1	9am AEST 22 – 11:59pm AEST 28 April 2024	• 5 x \$500 digital GiftPay gift cards	1 May 2024
Week 2	12:01am AEST 29 April – 11:59pm AEST 5 May 2024	• 5 x \$500 digital GiftPay gift cards	8 May 2024
Week 3	12:01am AEST 6 – 11:59pm AEST 12 May 2024	• 2 x \$5000 worth of digital GiftPay gift cards • 5 x \$500 digital GiftPay gift cards	15 May 2024
Week 4	12:01am AEST 13 – 11:59pm AEST 19 May 2024	• 1 x the winner’s choice of either an Apple Vision Pro 265GB and \$5000 worth of digital GiftPay gift cards <b>OR</b> \$11,399 to be awarded via electronic funds transfer	22 May 2024
Week 5	12:01am AEST 20 – 11:59pm AEST 26 May 2024	• 2 x \$5000 worth of digital GiftPay gift cards • 5 x \$500 digital GiftPay gift cards	29 May 2024
Week 6	12:01am AEST 27 May – 11:59pm AEST 2 June 2024	• 1 x winner’s choice of either an Apple Vision Pro 265GB and \$5000 worth of digital GiftPay gift	5 June 2024

		cards <b>OR</b> \$11,399 to be awarded via electronic funds transfer	
Week 7	12:01am AEST 3 – 11:59pm AEST 9 June 2024	<ul style="list-style-type: none"> <li>• 2 x \$5000 worth of digital GiftPay gift cards</li> <li>• 5 x \$500 digital GiftPay gift cards</li> </ul>	13 June 2024

25. The Weekly Prize draws will take place at Level 28, Grosvenor Place, 225 George Street, Sydney, NSW, 2000 at 10:00 am AEST on the corresponding draw dates as specified in the table above using a computerised random selection.

26. Weekly Prize Winners will be contacted using the details on file with the Promoter, includes in writing, within seven (7) days of the applicable Weekly Draw date. Contact from the Promoter will be made by email and a phone call (at the Promoter’s discretion). Weekly Prize Winners will be published on Aussie’s website within ten (10) business days of the corresponding draw date.

**Grand Prize Draw**

27. The Grand Prize will be drawn as follows:

	Entry Dates	Draw date for the Grand Prize
<b>Grand Prize Draw</b>	9:00 am AEST 22 April – 11:59pm AEST 16 June 2024	20 June 2024

28. All eligible entries received within this Competition (includes Weekly Prize winners) will be collected for the purpose of the Grand Prize Draw. The Grand Prize draw 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 AEST using a computerised random selection. Grand Prize Winner will be contacted using the details on file with the Promoter, includes in writing, within seven (7) business days of the draw and will be communicated by a phone call and email from the Promoter. The Grand Prize Winner will be published on Aussie’s website within ten (10) business days of the draw date.

**Further details**

29. Apple Inc. is not a participant in or sponsor of this Promotion.

30. 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.

31. 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.
32. The draw conductor may draw additional reserve entries in case an invalid entry or entrant is drawn.
33. All reasonable attempts will be made to contact the Winners using the contact details held by the Promoter.
34. 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.
35. 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.
36. 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.
37. By participating in this Competition, all Winners agree to their initials and postcode being published on [www.facebook.com/AussieHomeLoans/](http://www.facebook.com/AussieHomeLoans/), [www.instagram.com/aussiehomeloans/](http://www.instagram.com/aussiehomeloans/) and/ or [www.aussie.com.au](http://www.aussie.com.au). Eligible Entrants can always choose to opt out of participating in this Competition, as outlined in section 41.
38. 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](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.
39. 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.

40. Prizes must be claimed by 16 September 2024 at 12:00 pm AEST. In the event of an unclaimed prize, the Weekly Prize will be redrawn on 17 September 2024 at 12:00 pm AEST at Level 28, Grosvenor Place, 225 George Street, Sydney, NSW, 2000. The Grand Prize will be redrawn on 17 September 2024 at 12:00 pm AEST at 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 on Aussie's website 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 on Aussie's website.
41. Eligible Entrants' personal information will be collected and stored by the Promoter under this Competition and by virtue of the services provided by Aussie and/ or the Aussie Broker. The Promoter is bound by the Australian Privacy Principles in accordance with the *Privacy Act 1988* (Cth) and [Lendi Group's Privacy Policy](#). If an Eligible Entrant does not wish to participate or wishes to opt out of the Competition, please email the Promoter on [privacy@lendigroup.com.au](mailto: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 or opts out of the Competition, they will be ineligible to enter or claim a prize in the Competition.
42. 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).
43. 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.

44. The Promoter reserves the right, at any time, to verify the validity of any entry. The Promoter reserves the right, in its sole discretion to disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the claim process or engaged in any unlawful, fraudulent or other improper misconduct which may jeopardise the fair and proper process of the Competition. Errors and omissions may be accepted at Lendi's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
45. If for any reason any aspect of this Competition is not capable of running as planned, including, but not limited to any computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the reasonable 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.
46. 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.
47. 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.
48. 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.
49. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
50. Authorised under: NSW Authority No. TP/03094 ACT Permit No. TP 24/00731 and SA Permit No. T24/556