

## Book. Chat. Win Promotion – Terms & Conditions ("Conditions of Entry")

<b>Schedule</b>	
<b>Promotion:</b>	'Book. Chat. Win' Promotion
<b>Promoter:</b>	Lendi Group Distribution Pty Ltd (ABN 27 105 265 861) and Aussie Homes Platform Pty Ltd (ABN 33 679 205 639), Level 28, 225 George Street, Sydney, NSW 2000, Australia.
<b>Promotional Period:</b>	<b>Start date:</b> 14/08/25 at 09:00 am AEST <b>End date:</b> 14/12/25 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>	<p>To enter the Promotion, an Eligible Entrant must attend a full home loan appointment with an Aussie Broker or Buyers Agent during one of the Entry Periods outlined in the Draw Schedule in section 8 below. Entrants will be automatically entered into the draw corresponding to the date of their appointment. Eligible appointments must be both booked and attended during the Promotional Period.</p> <p>For clarity:</p> <ul style="list-style-type: none"> <li>• Multiple appointments do not give Eligible Entrants multiple entries.</li> <li>• Each Eligible Entrant is only eligible to win once.</li> <li>• Entries are only valid for the Weekly Draw Period in which they are received. Any entry received outside the relevant Weekly Draw Period will be entered into the next applicable Weekly Draw (if any) within the Promotional Period. Entries do not roll over between Weekly Draws unless otherwise specified in these Conditions of Entry.</li> </ul>
<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 to the Promotion. Multiple attended appointments with an Aussie Broker or Buyers Agent during the Promotional Period will not give an Eligible Entrant more entries into the draw.
<b>Total Prize Pool:</b>	AUD \$170,000 (17 weeks x \$10,000 per week)

Prize Description	Number of this prize	Value (per prize)	Winning Method
There will be seventeen (17) individual prizes of \$10,000 awarded throughout the Promotional Period. Prizes will be drawn in batches, with multiple winners drawn on specific dates as outlined in the Draw Schedule below. Each prize will be paid via direct deposit to the winner's nominated Australian bank account.	17	AUD\$10,000	Monthly Prize Draws
<b>Prize Conditions:</b>	<b>Cash Prize Conditions:</b> The winners must provide their Australian bank account details to the Promoter in order for the prize to be awarded.		
<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.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 16/03/26 at 12:00 pm AEST. In the event of an unclaimed prize, the prize will be redrawn on 17/03/26 at 12:00 pm AEST/AEDT (as applicable in NSW/VIC) at the same location as the original draw (outlined below).  <i>Monthly Prize Draws Address:</i> Level 28, Grosvenor Place, 225 George Street, Sydney, NSW, 2000  Winner(s) of any redraw(s) 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.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.aussie.com.au">www.aussie.com.au</a> as well as the Promoter's social media platforms.		

1. Eligible Entrants agree and acknowledge 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 the Promoter (including Lendi Group Pty Ltd head office employees and Lendi Group brokers), businesses including subsidiary companies/businesses and associated companies including Aussie Brokers, Aussie Homes Buyer's Agents, contractors of Lendi Group (including Lendi Group brokers) 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. Where an appointment is attended by a couple or multiple applicants, they will be treated as a single Eligible Entrant, and any prize awarded will be made to the primary contact. If two individuals attend the same appointment together, they will be treated as a single entry into this Promotion.
6. Individuals must be *genuine customers*, meaning they are actively seeking a home loan or property and participate in a bona fide appointment with an Aussie broker or Aussie buyer's agent to discuss home loan options or properties. Whether an entrant is a *genuine customer* will be determined by the Promoter in its absolute discretion, acting reasonably.

7.

8. Draws:

Seventeen (17) \$10,000 prizes will be awarded across the Promotional Period. Prizes will be awarded based on eligible entries during the corresponding Entry Period outlined below. Each draw will be conducted monthly. Entrants are eligible for the applicable draw based on the date they attended their appointment. Entry periods and corresponding draw dates are outlined below.

Winners will be drawn on the dates below at Level 28, Grosvenor Place, 225 George Street, Sydney, NSW, 2000 using computerised random selection.

Eligible entries for each draw will **not** be carried over into subsequent draws.

- a) All winners in this Promotion shall be collectively referred to as the “Winners” for the purposes of these Terms and Conditions.

#### 9. Draw Schedule

Draw No.	Entry Periods (Attend Appointment)	Number of Winners	Draw Date
1	14/08/25 – 31/08/25	2	10/09/2025
2	01/09/25 – 28/09/25	4	10/10/2025
3	29/09/25 – 02/11/25	5	07/11/2025
4	03/11/25 – 30/11/25	4	10/12/2025
5	01/12/25 – 14/12/25	2	18/12/2025

- i) From the valid number of entries drawn in each Monthly Prize Draw, as outlined in the Draw Schedule, will each win a \$10,000 prize.

- b) The draw conductor may draw reserve winners in case of ineligible or invalid entries.

- c) If a draw is scheduled on a 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.

10. All reasonable attempts will be made to contact each winner.

11. 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.

12. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.

13. No entry fee is charged by the Promoter to enter the Promotion.

14. 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.

15. 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](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.
16. Eligible Entrants' personal information will be collected and stored by the Promoter under this Promotion and by virtue of the services provided by Aussie, Aussie Broker and/ or the Aussie Homes Buyer's Agent. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and with their respective privacy policy which is located at <https://www.lendi.com.au/about-us/privacy-policy/> (for Lendi) and <https://www.aussie.com.au/about-us/privacy/> (for Aussie). If an Eligible Entrant does not wish to participate or wishes to opt out of the Promotion, please email Lendi via [privacy@lendigroup.com.au](mailto:privacy@lendigroup.com.au). 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 or does not wish to participate in the Promotion, they will be ineligible to enter or claim a prize in the Promotion.
17. 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.
18. 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.
19. 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 Terms and Conditions 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.

20. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Terms and Conditions restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Promotion and Consumer Act 2010 (Cth).
21. 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.
22. 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.
23. 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 Promotion 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).

24. 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.
25. 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 Promotion. Errors and omissions may be accepted at the Promoter's sole discretion. Failure by the Promoter to enforce any of their 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. If the dispute cannot be resolved the Promoter's decision will be final.
26. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and postcode of residence.
27. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Terms and Conditions restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Promotion and Consumer Act 2010 (Cth).
28. If for any reason any aspect of this Promotion 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 Promotion and invalidate any affected entries, or suspend or modify a prize, subject to the written directions of a regulatory authority.
29. The Winners agree to participate in and co-operate as required with all reasonable marketing and PR/editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoters may use any such marketing and PR/editorial material without further reference or compensation to them.

30. The Promoter accepts no responsibility for any tax implications and the Winners must seek their own independent financial advice in regard to the tax implications relating to the prize or acceptance of the prize.
31. The Promoter reserves the right to alter these Terms and Conditions or cancel the Promotion at their discretion at any time without notice subject to the written directions of a regulatory authority.
32. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
33. Authorised under: ACT Permit No. ACT TP 25/01891, NSW Authority No. TP/04223 and SA Permit No. T25/1415