

MONEY3 "FEBRUARY-MARCH PROMOTION 2019" ('Competition') TERMS AND CONDITIONS

TRADE PROMOTION

1. Information on how to enter the Competition forms part of these terms and conditions of entry.
2. This Competition is being run at Money3 stores which are listed in Schedule 1 ('the Store') during the Competition Period and is only available to customers of the Store.
3. This Competition commences at 9:00AM, 18 February 2019 and concludes at 5:00PM, 11 March 2019 during the Stores usual trading hours ('Competition Period').
4. The promoter of this Competition is Money3 Branches Pty Ltd (ACL 389268) (ACN 114 540 797) of Level 1, 40 Graduate Road, BUNDOORA VIC 3083. Telephone number 1300 329 131 ('Promoter').
5. Employees and immediate family members of the employees of the Promoter and its related companies are ineligible to enter.
6. The Competition is only open to residents of Tasmania, Victoria, New South Wales and Queensland who are above the age of 18 years ('Eligible Entrant').
7. One Entry permitted per Eligible Entrant, subject to clause 24.
8. To automatically enter the Competition, the Eligible Entrant must:
 - (a) apply for a new loan, by submitting a Money3 loan application in person at the Store during the Competition Period; and
 - (b) be successful in having the application approved ('Entry').
9. Money3 is required to meet its responsible lending obligations in relation to an application for credit.
10. An Entry that is incomplete, indecipherable, illegible or non-compliant with these terms and conditions is invalid and will not be accepted or considered.
11. The Competition draw consists of forty-seven (47) Weber BBQ Packs valued at \$1,120.00 each ('the Prizes') (Tasmania prize pool equals \$6,720.00, Victoria prize pool equals \$20,160.00, New South Wales prize pool equals \$11,200.00, and Queensland prize pool equals \$14,560.00).
12. The winners of the Competition will be determined by barrel draw. The draws will take place at 9:00AM, 12 March 2019 at each of the Stores. The Promoter reserves the right to draw additional reserve entries and record them in the event that an invalid or ineligible Entry is drawn. Eligible Entrants need not be present at the draw.
13. The winners of the Prizes will be notified in writing via SMS and/or email within two (2) business days of being selected.
14. The winners' names will be published on Money3's website (www.money3.com.au) within two (2) business days of being selected.
15. A winner must not be in arrears on their loan when they are notified pursuant to clause 13 or must repay any arrears within two (2) business days of being notified pursuant to clause 13. Failure to comply with the requirements of this clause 15 will result in the winner forfeiting their Prize.
16. The Prize must be redeemed within ten (10) business days from the date of the winner being notified pursuant to clause 13. Failure to redeem the Prize within this time will result in it being forfeited and the Promoter may draw/select another winner for the Prizes, subject to any approval or directions of a relevant regulatory authority.
17. The Prizes are not redeemable for cash. All expenses including delivery of the Prizes and all other ancillary costs are the responsibility of the winners, except in Victoria, Tasmania and Queensland where the Promoter will arrange delivery with the winners of the Prizes and will bear the delivery and all other ancillary costs.
18. The Prizes awarded may not be exactly as illustrated in displays or marketing for the Competition.
19. The Prizes are provided by Appliances Online. Warranties are also provided by Appliances Online. The Promoter makes no representation or warranty in relation to the Prizes.
20. If any Prize is unavailable, the Promoter, in its discretion, reserves the right to substitute the Prize with a prize equal to or greater in value and/or specification, subject to any written directions from a regulatory authority.
21. The Promoter reserves the right to verify the validity of Entries, prize claims and entrants (including an entrant's identity, age and place of residence) and to disqualify any entrant who submits an Entry or prize claim that is not in accordance with these terms and conditions or who tampers with the entry process.
22. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
23. If this Competition is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, the Promoter reserves the right, in its sole discretion, to modify, suspend, terminate or cancel the Competition to the full extent permitted by law and subject to any approval or directions from a regulatory authority.
24. If an Eligible Entrant with an Entry ('referrer') refers a person pursuant to Money3's Refer a Friend Program (<https://www.money3.com.au/refer-a-friend.php>) ('new customer') and the new customer becomes an Eligible Entrant with an Entry, the referrer will receive two (2) bonus entries in the draw. The new customer must disclose the contact details of the referrer at the time they enter the Competition in accordance with clause 8.
25. The Promoter's decision is final and no other correspondence will be entered into.
26. By entering the Competition, an entrant releases and indemnifies the Promoter (including its officers, employees and agents) from and against all actions, liabilities, penalties, claims or demands the entrant may have against the Promoter or that the Promoter may incur for any loss or damage which is or may be suffered or sustained as a direct or indirect result of an entrant entering or participating in the Competition or winning or failing to win a prize, or using or permitting any other person to use the Prize, except for any liability which cannot be excluded by law or which would cause any part of this clause to be void or unenforceable.
27. Authorised under NSW permit number: LTPS/19/32048

PRIVACY AND CONSENT

28. The Competition is subject to the Promoter's Privacy Statement which is available at <https://www.money3.com.au/privacypolicy.html>.
29. The recipient consents to the Promoter (or any of its related companies):
 - (a) contacting the recipient by any means (including by electronic message or by telephone) to let the recipient know about goods, services or promotions which the Promoter considers may be of interest to the entrant (subject to a recipient's rights to withdraw such consent);
 - (b) disclosing the recipient's personal information to other persons or entities who may use that information, in any media, for their own marketing, promotional or publicity purposes (and each entrant expressly consents to such persons or entities contacting the entrant by electronic message or by telephone in relation to goods or services), without any further notice, payment or other compensation.
30. Entrants' personal information may also be disclosed to State Lottery agencies and the winners' names published as required under the relevant lottery legislation. All personal details of the entrant will be stored at the offices of the Promoter. A request to access, update or correct any information should be directed to that office.

SCHEDULE 1: STORES

Acacia Ridge

Shop 7, 28 Elizabeth Street, ACACIA RIDGE QLD 4110

Ballarat

Shop 4, Coliseum Walk, BALLARAT VIC 3350

Bendigo

37 Mitchell Street, BENDIGO VIC 3550

Boronia

128 Boronia Road, BORONIA VIC 3155

Burnie

2/22 Mount Street, BURNIE TAS 7320

Cairns

Shop 13A, 157 Mulgrave Road, CAIRNS QLD 4870

Campbelltown

Shop 3/138 Queen Street, CAMPBELLTOWN NSW 2560

Clayton

356 Clayton Road, CLAYTON VIC 3168

Cranbourne

59 High Street, CRANBOURNE VIC 3977

Dandenong

Shop 1/20A Langhorne Street, DANDENONG VIC 3175

Devonport

154 William Street, DEVONPORT TAS 7310

Epping

732 High Street, EPPING VIC 3076

Fairfield

Shop 3/95-97 Ware Street, FAIRFIELD NSW 2165

Frankston

17A Wells Street, FRANKSTON VIC 3199

Geelong

141 Moorabool Street, GEELONG VIC 3220

Glenorchy

Shop 1/350-360 Main Road, GLENORCHY TAS 7010

Glenroy

20 Post Office Place, GLENROY VIC 3046

Goodna

7/11 Queen Street, GOODNA QLD 4300

Hurstville

Level 1/340 Forest Road, HURSTVILLE NSW 2220

Ipswich

106 Brisbane Street, IPSWICH QLD 4305

Launceston

81 George Street, LAUNCESTON TAS 7250

Liverpool

207 Macquarie Street, LIVERPOOL NSW 2170

Logan Central

Shop 68/2-24 Wembley Road, LOGAN CENTRAL QLD 4114

Mackay

160 Victoria Street, MACKAY QLD 4740

Mayfield

Shop 3/109-111 Maitland Road, MAYFIELD NSW 2304

Melton

Shop 3/265-273 High Street, MELTON VIC 3337

Moonah

3/113 Main Road, MOONAH TAS 7009

Morayfield

Shop 1/111 William Berry Drive, MORAYFIELD QLD 4506

Mount Druitt

Shop 5/15 Cleeve Close, MT DRUITT NSW 2770

Parramatta

3/181 Church Street, PARRAMATTA NSW 2150

Penrith

492 High Street, PENRITH NSW 2750

Reservoir

261-263 Broadway, RESERVOIR VIC 3073

Rockhampton

245A Musgrave Street, BERSERKER QLD 4701

Rosny Park

17 Bligh Street, ROSNY PARK TAS 7018

Shepparton

341 Wyndham Street, SHEPPARTON VIC 3630

Southport

115B Scarborough Street, SOUTHPORT QLD 4215

St Albans

Shop 20/1 Princess Street, ST ALBANS VIC 3021

Strathpine

Shop 13/451 Gympie Road, STRATHPINE QLD 4500

Sunshine

Shop 4/24 Devonshire Road, SUNSHINE VIC 3020

Toowoomba

561 Ruthven Street, TOOWOOMBA QLD 4350

Townsville

467 Flinders Street, TOWNSVILLE QLD 4810

Traralgon

Shop 1, 59 Seymour Street, TRARALGON VIC 3844

Wagga Wagga

3/40 Tompson Street, WAGGA WAGGA NSW 2650

Werribee

10B Watton Street, WERRIBEE VIC 3030

Wodonga

Shop 4/176 High Street, WODONGA VIC 3690

Wynnum

81 Edith Street, WYNNUM QLD 4178

Wyong

112 Pacific Hwy, WYONG NSW 2259