

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 South Australia 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 two (2) Weber BBQ Packs valued at \$1,120.00 each ('the Prizes') (South Australia prize pool equals \$2,240.00).
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.
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.

PRIVACY AND CONSENT

27. The Competition is subject to the Promoter's Privacy Statement which is available at <https://www.money3.com.au/privacypolicy.html>.
28. 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.
29. 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

Arndale

469B Torrens Road, WOODVILLE SA 5011

Salisbury

45 John Street, SALISBURY SA 5108