

## Game of Skill

### Schedule to Conditions of Entry

<b>Name of Competition</b>	Update your details
<b>Promoter</b>	Australian Associated Advisers, ABN 36 084 974 694 81 The Parade, Norwood SA 5067
<b>Applicable State/s &amp; Territories</b>	South Australia
<b>Entry Requirements</b>	Entrants must complete the testimonial survey on The Home Loan Centre (THLC) website
<b>Ineligible Entrants</b>	<ul style="list-style-type: none"> <li>• Entrants who have not had a loan settle with a THLC Loan Consultant</li> <li>• Employees and contractors of THLC and their immediate families and the agencies or companies associated with the competition are not permitted to enter</li> </ul>
<b>Competition Period</b>	<ul style="list-style-type: none"> <li>• The competition commences on 2nd of June 2014 at 9am ACDT</li> <li>• Entries close on 31st July 2014 at 12.00 pm ACDT</li> </ul>
<b>Entry Method</b>	<ul style="list-style-type: none"> <li>• Entrants must complete the competition questionnaire on the THLC website</li> <li>• Entrants must complete the entry form to the best of their ability on the competition page including Loan ID Number, Loan Consultant, Full name on loan contract, Phone number, Mobile number, Email address, Annual Income information, Total Debt information and Dependants information</li> <li>• Entrants must complete the game of skill questionnaire</li> </ul>
<b>Entry Details</b>	<ol style="list-style-type: none"> <li>a. Each entry submitted on THLC website will be individually reviewed by the promoter</li> <li>b. Each applicant on the loan needs to update their details via this competition questionnaire for the entry to be valid for all parties on the loan</li> <li>c. Entries will only be published following moderation (to ensure entries are not, amongst other things, racist, sexist, derogatory or otherwise offensive)</li> <li>d. Entries will belong to THLC to use as they see fit.</li> </ol>
<b>Maximum Number of Entries</b>	One entry per person for an active client of a by a THLC Loan Consultant.
<b>Judging Criteria</b>	Each valid entry will be individually judged by THLC on the basis of all required fields are completed and the game of skill question is "correct" The Promoter's decision is final and no correspondence shall be entered in to
<b>Entry Restrictions</b>	<p>All content submitted must not be;</p> <ul style="list-style-type: none"> <li>• Illegal</li> <li>• Fraudulent</li> <li>• Sexist</li> <li>• Racist</li> <li>• Discriminatory</li> <li>• Misleading or deceptive</li> <li>• Defamatory</li> <li>• Obscene or offensive</li> <li>• Unsuitable for people under the age of 18</li> <li>• Off-topic; or</li> <li>• Negatively impact on the Promoter's brand, goodwill and reputation (as determined by the Promoter)</li> </ul> <p>Entries must be original, accurate, unaltered and the entrant's own work Entries that do not meet the above listed requirements, entry restrictions or the Terms and Conditions, may be deemed invalid by the Promoter in its sole and absolute discretion. Entries will be moderated by the Promoter. Any material submitted by entrants or created by the Promoter as part of this Promotion may be modified, altered or deleted by the Promoter. The Promoter may require entrant/s to provide proof of age and proof of identification in a form acceptable to the Promoter. Entrant/s who are unable to satisfy this requirement may forfeit their Prize.</p>
<b>Prize Details</b>	In total there is one prize of \$200 to be won 1 x \$200 Westfield Gift Card For the avoidance of doubt, only entries made within the competition period are eligible to win
<b>Prize Conditions</b>	The Prize is predetermined and cannot be changed
<b>Total Prize Pool</b>	\$200.00 INC GST
<b>Notification Method</b>	Winners will be notified in writing (by email) and via a post on the THLC website.
<b>Prize Delivery</b>	The Prize will be sent to the winner to an agreed nominated postal address.

## **Conditions of Entry**

1. These Conditions of Entry must be read together with the Schedule. By entering, entrants accept these conditions.
2. Entry is open to residents of the Applicable State/s who comply with the Entry Requirements (if any). Entries submitted by Ineligible Entrants are not accepted.
3. The competition will be conducted during the Competition Period.
4. To enter, entrants must follow the Entry Method, noting any Entry Details, and submit their entries during the Competition Period.
5. THLC may communicate or advertise this competition using Facebook and Twitter. The competition however, is in no way sponsored, endorsed or administered by, or associated with, Facebook or Twitter. Entrants are providing their information to the Promoter and not to Facebook or Twitter. Each entrant completely releases Facebook and Twitter from any and all liability.
6. All valid entries will be entered into the competition. Entries must be received during the Competition Period. THLC has no control over telecommunications networks and accepts no responsibility for problems associated with them. Entries deemed received at the time of receipt into THLC database, not at the time of transmission. Entries submitted using any form of automated entry device or software are ineligible. Entries not fully complying with these Conditions of Entry will be deemed invalid. THLC accepts no responsibility for late, lost, incomplete, delayed, corrupted, illegible or misdirected entries whether due to error, omission, alteration, deletion, destruction, transmission interruption, tampering, theft, destruction failure or otherwise.
7. The best valid entry as determined by the judges according to the Entry Criteria will win the Prize described in the Schedule. The Total Prize Pool is set out in the Schedule.
8. This is a game of skill and chance plays no part in determining winners. Each valid entry will be individually judged on the basis of the Entry Criteria. The judges' decision will be final and no correspondence will be entered into.
9. All entries will become THLC' property. Each entry must be entrant's original work and entrants agree that THLC may make copies of or publish their entry in any form or media. Entrants warrant that their entry is not, and its use by THLC will not be, in breach of any person's intellectual property rights or any other rights.
10. In consideration for awarding a Prize to a winner, winners agree to participate in any promotional activity regarding winning the Prize and consent to their name and image being used in promotional material without payment.
11. Winners will be notified by the Notification Method described in the Schedule.
12. THLC may request winners to provide proof of identity and proof of residency at the nominated Prize delivery address. Identification considered suitable for verification is at the discretion of THLC.
13. THLC does not warrant and makes no representations that any Prize will be fit for any purpose or will be of merchantable quality. If liability under any terms implied at law cannot be excluded, The liability of THLC and its associated agencies is limited to the re-supply of the Prize or the cost of its re-supply.
14. If for any reason this promotion is not capable of running as planned or if the administration, security, fairness, integrity or proper conduct of this promotion is affected for any reason, THLC may in its sole discretion cancel, terminate, change or suspend the competition. THLC may disqualify any individual who tampers (or benefits from the tampering) with the entry process or the conduct of the competition or who has, in THLC' opinion, engaged in conduct which is fraudulent, misleading or generally damaging to the reputation of THLC or has breached these Conditions of Entry .
15. THLC will not be liable for any loss (including without limitation, consequential or indirect loss), cost or damage, personal injury or death which is suffered (whether or not due to the negligence of any person) in connection with entering the competition or using the Prize, except any liability which cannot be excluded by law (and if so, that liability is limited to the minimum allowable by law).
16. THLC accepts no responsibility for the tax implications of Prize winnings. Winners should obtain independent tax advice to determine how this may affect their circumstances.
17. THLC collects personal information in order to conduct the promotion and may, for this purpose, disclose such information to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this information. THLC may, for an indefinite period, unless otherwise advised, use the information for promotional, marketing, publicity, research and profiling purposes.