

“AUSSIE REFER A FRIEND” PROMOTION BRISBANE/SUNSHINE COAST

TERMS AND CONDITIONS

1. Information on how to enter and prizes form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. Entry is only open to Queensland residents aged 18 years or over who personally receive the direct flyer from a participating broker (“Participating Broker”) inviting them to refer a Queensland aged 18 years or over. Employees (and their immediate families) of the Promoter and agencies associated with this promotion are ineligible to enter.
3. The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant’s identity, age and place of residence) and to disqualify any entrant who submits an entry that is not in accordance with these Terms and Conditions or who tampers with the entry process. Errors and omissions will be accepted at the Promoter’s discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
4. Participating Brokers include the Aussie brokers in the attached Schedule.
5. Promotion commences 01/11/11 and closes 5pm Brisbane local time on 30/04/12 (“Promotional Period”). All times and dates throughout these Terms and Conditions are based on Brisbane local time.
6. To enter, eligible individuals who receive the promotional flyer from a Participating Broker (“the Referrer”) must during the Promotional Period, complete their details on the space provided on the promotional flyer and then hand it to a friend or family member (“the Referred Friend”) who would be interested in either refinancing their existing home loan or taking out a new home loan. The Referrer must not make any referral in the course of carrying on a business, i.e. it must be a personal referral to a friend or family member and the Referrer must not refer any of his or her customers in the course of carrying on a business. The Referred Friend must then book and undertake a full home loan appointment with the Participating Broker who provided the Referrer with the promotional flyer during the Promotional Period, and hand over the completed promotional flyer at the time of home loan appointment. If the Referred Friend undertakes the home loan appointment during the Promotional Period, and hands over the flyer, the Referrer and the Referred Friend will each receive (1) entry in the promotion.
7. Incomplete, indecipherable or illegible entries will be deemed invalid.
8. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
9. There will be three (3) draws for this promotion. The entries for each draw open and close on the dates and times indicated in the below table. The draw will take place at Aussie Labrador, shop 6, 110 Brisbane Road, Labrador at 12 noon on the dates indicated in the below table. Winners will be notified by email and phone within in 2 days of the draw. Entries received in one (1) draw will not roll over into any subsequent draw.

10.

Draw	Open	Closes	Draw Date
1	1/11/11	11.59pm 31/12/11	on 5/01/12
2	1/1/12	11.59pm 28/02/12	on 5/03/12
3	1/03/12	11.59pm 31/04/12	on 5/05/12

11. The Promoter's decision is final and no correspondence will be entered into.
12. The first valid entry drawn in each draw will win their choice of \$5000 worth of gift vouchers from one of the following organisations: Harvey Norman, Super Amart, Freedom, Wotif.com, Coles & Myer.
13. Any ancillary costs associated with redeeming the voucher are not included. Any unused balance of the voucher will not be awarded as cash. Redemption of the voucher is subject to any terms and conditions of the issuer including those specified on the voucher.
14. If any prize is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize with a prize to the equal value and/or specification.
15. Total prize pool value is \$15,000.
16. Prize, or any unused portion of the prize, is not transferable or exchangeable and cannot be taken as cash.
17. A draw for any unclaimed prizes may take 3 months after original draw date at the same time and place as the original draw, subject to any directions from a regulatory authority. Winners, if any, will be notified by email and phone within 5 days of the draw.
18. Entrants consent to the Promoter using the entrant's name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this competition (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
19. If this promotion 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, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law (a) to disqualify any entrant; or (b) to modify, suspend, terminate or cancel the promotion, as appropriate.
20. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the promotion.

21. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or entrant; (f) or use of a prize.
22. The Promoter 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. The Promoter may, for an indefinite period, unless otherwise advised, use the information for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. Entrants should direct any request to access, update or correct information to the Promoter. All entries become the property of the Promoter.
23. The Promoter is AHL Investments Pty Ltd (ABN 27 105 265 861) of Level 23, 363 George Street, Sydney NSW 2000.

Schedule

Michael Roberts; Malcolm Makkinga; Candyce Johnson; Paul Westcott; Shane Bright; Bill Groves; Tasman Spence; Trevor Ryan; Kymberley Anderson; Melanie Smith; Suresh Dewan; Rosalind Lemmey; Mike Buchecker; Tommy Wong; Anthony Walsh; Tom Uhlich (Mewing); Kyle Portman; Owen McDonald; Jonathan Marshall; Lisa Winning; Hamish Crawford; Steve Reynolds