'Easter Egg Guessing Competition' Terms & Conditions ("Conditions of Entry")

		Schedule		
Promotion:	Easter Egg Guessing Competitio	n		
Promoter:	The Promoter is AHL Investments Pty Ltd ABN 27 105 265 861 of Level 28, 225 George Street, The Rocks NSW 2000. The Promoter is a credit rep of AHL Investments Pty Ltd ("Aussie") (ABN 27 105 265 861). © 2021 AHL Investments Pty Ltd ABN 27 105 265 861 Australian Credit Licence 246786.			
Promotional Period:	Start Date: 9:00 am AEST on 15/03/2021			
	End Date: 11:59 pm AEST on 5/04/2021			
Eligible entrants:	Entry is only open to Australian residents aged 18 years and over.			
Participating Aussie Home Loans Store:	Any Aussie Home Loans store within Australia which displays advertising for this Easter Egg Guessing Competition.			
How to enter: Number of entries permitted	 This is a game of skill. To enter the Promotion, the entrant must complete the following steps during the Promotional Period: a) scan the QR code on advertising for this Promotion at any Participating Aussie Home Loans Store be directed to the Promotion entry page; and b) fully complete and submit the online entry form with their personal details (first name, last name, email address, mobile number and State of residence), select one of the following options: 'I would like to enter the competition and get in touch with an Aussie Broker' or 'I would like to enter the competition only'; and provide their guess for the number of easter eggs in the jar/basket to be awarded as the prize for the Participating Aussie Home Loans Store (as displayed in store). Limit one (1) entry permitted per person for each Participating Aussie Home Loans Store Promotion. 			
Total Prize Pool per Participating Aussie Home Loans Store	\$100			
Promotion:				
Prize Description		Number of the Prize	Value (per prize)	Conditions
The prize is Easter Eggs in either a jar or basket (i.e. winner will receive the basket/jar of Easter Eggs on display at the Participating Aussie Home Loans Store of win).		1 per Participating Aussie Home Loans Store	AUD \$100	Not transferable, substitutable, or exchangeable nor redeemable for cash (including any unused portion).
Winner Determination	The exact number of Easter Eggs in the jar/basket at a Participating Aussie Home Loans Store is the "Correct Number". The winning entry for a Participating Aussie Home Loans Store will be determined as the valid entry from all entries received for that particular store which contains the Correct Number as the guess for the number of Easter Eggs in the jar/basket. If there is no Correct Number that is guessed, the entrant closest to the Correct Number will win the prize. Tie-Break Mechanic: In the event that two or more people guess the correct number of Easter eggs, the winner will be chosen as the tied entrant who was first to submit their entry.			
Notification of prize winners:	Each winner will be notified within two business (2) days of the Promotional Period end date, by email, telephone, or text to the phone number provided by the winner. The prize will be presented to each winner at the Participating Aussie Home Loans Store of win. The winner			
Unclaimed prizes:	must provide sufficient identification upon receiving the prize. In the event of an unclaimed prize from a Participating Aussie Home Loans Promotion, the Promoter may at its discretion assign the prize to the entrant who would have been the winner if the original winner did not participate in the Promotion, or withdraw the prize unawarded. The Promoter is under no obligation to award any unclaimed prize.			

Terms and Conditions

- 1. The entrant agrees and acknowledges that they have read these Conditions of Entry and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry.
- 2. The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). Entries must be received during the 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. Directors, management, employees, officers and contractors (and their immediate families) of the Promoter, of the agencies or companies associated with this Promotion or of the Promoter's retailers/stores, distributors, suppliers and associated companies and agencies are not eligible to enter. "Immediate families" means spouse, partner, parent, guardian, natural or adopted child, and sibling (whether natural or adopted by a parent), whether or not they live in the same household as the director, manager, employee, officer or contractor.
- 4. Valid and eligible entries must be received during the Promotional Period to be deemed eligible for this Promotion.
- 5. The Promoter's and judges' decision is final, and binding and no correspondence will be entered into.
- 6. All reasonable attempts will be made to contact a winner.
- 7. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and/or specification, subject to any written directions of a regulatory authority.
- 8. If any winner chooses not to take their prize (or is unable to), they forfeit the prize, and the Promoter is not obliged to substitute the prize.
- 9. The value of the prizes is accurate and based upon the recommended retail value of the prizes (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.
- 10. No entry fee is charged by the Promoter to enter the Promotion.
- 11. Prizes will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid.
- 12. Entrants' personal information will be collected by the Promoter and the Promoter may use this information for future promotional, research and marketing purposes, including contacting the entrant electronically.
- 13. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy is located at https://www.aussie.com.au/privacy.html. 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 as requested, they may be ineligible to enter or claim a prize in the Promotion.
- 14. For the purposes of public statements and advertisements, the Promoter will only publish the winner's surname, initial and State. The Promoter's privacy policy contains information about how the entrant may access, update and seek correction of the personal information the Promoter holds about them and how the entrant may complain about any potential breach by the Promoter of the Australian Privacy Principles or any other Australian privacy laws and how such complaint will be dealt with. Entrants' personal information collected by the Promoter will not be disclosed to any entity located overseas.
- 15. 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 and the provision of the prize is the sole responsibility of the third party and not the Promoter. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry, to the extent of any inconsistency. 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.
- 16. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
- 17. 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, subject to State or Territory regulation.
- 18. 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, 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.

- 19. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion, the decision of the Promoter is final and binding on each entrant and no correspondence will be entered into.
- 20. The Promoter and its associated agencies and companies 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) in connection with this Promotion or accepting or using any prize (or recommendation), except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
- 21. The entrant will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
- 22. Unless otherwise specified, a prize is a single event for the winner (and where relevant their guests) and cannot be separated into separate events or components.
- 23. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
- 24. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.

Abridged TCs

*Conditions apply, see aussie.com.au/promotions for full Terms and Conditions. Only open to Australian residents aged 18 years and over. The promotion starts at 9:00 am AEDT on 15/03/21 and closes at 11:59 pm AEST on 05/04/2021. Max 1 entry per person for each Aussie store promotion. © 2021 AHL Investments Pty Ltd Australian Credit Licence 246786. We collect personal information (including name, mobile number and email address) about you so we can contact you and make an appointment to discuss a home loan and other products that may be of interest to you. For more information about how we collect and handle personal information, including how you can access or correct your personal information or contact us with any feedback read our privacy policy at https://www.aussie.com.au/privacy.html.