

“Refer a friend who settles a home loan with Vince Raso and you will receive \$100 Eftpos gift card”

“SETTLEMENT”

TERMS AND CONDITIONS

1. Information on how to qualify to receive the \$100 Eftpos gift card forms part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. The Promoter is Vince Raso Pty Ltd (ABN 14 102 378 147) of Level 10, 28 Freshwater Place, Southbank, VIC 3006. The Promoter is a credit representative 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.
3. The promotion commences at 12:00am AEDT on 01-Apr-21 and closes at 11:59pm AEDT on 31-Dec-21 ("Promotional Period"). The Promoter reserves the right to extend this promotion.
4. The individual must be a new or existing customer who is an Australian resident aged 18 years and over who receives the promotional material from the Promoter ("the Referrer"). Only an Australian resident aged 18 years of over may be referred who is eligible to attend a full home loan appointment with the Promoter and settle a home loan with the Promoter ("Referred Friend"). Employees (and their immediate families) of the Promoter, Aussie franchisees and brokers and agencies associated with this promotion are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or first cousin.
5. To receive the gift the following must occur:
 - a. 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.
 - b. For the Referrer to be then eligible to receive the \$100 Eftpos gift card, the Referred Friend must:
 - i. book and attend a full home loan appointment with the Promoter during the Promotional Period, and reference the promotional material at the time of the appointment. The Promoter is not responsible if the Referred Friend does not qualify for a full home loan appointment.

- ii. subsequently settle a home loan with a minimum value of \$200,000 with the Promoter during the Promotional Period

6. Limit on entries:

- a. Only one \$100 Eftpos gift card will be awarded per Referred Friend who settles a home loan with the Promoter. If two or more people settle the same home loan then the referrer only receives one \$100 Eftpos gift card.
- b. Multiple \$100 Eftpos gift card permitted per Referrer, subject to the following:
 - i. only \$100 Eftpos gift card will be awarded per home loan settled by a Referred Friend with the Promoter. If two or more people settle the same home loan then the referrer only receives \$100 Eftpos gift card; and
 - ii. each referral must be submitted separately and in accordance with referral requirements.

7.

- a. Once they have undertaken the above steps the Referrer will receive the reward of \$100 Eftpos gift card.
- b. The Referrer will be notified in writing within two business days of the Referred Friend's settlement, if they are eligible to receive the \$100 Eftpos gift card, using the contact details we have on file.
- c. The Referrer should allow up to 45 days after the Referred Friend's settlement to receive their \$100 Eftpos gift card.
- d. If for any reason the Referrer does not take / redeem the reward (or an element of the reward) at / by the time stipulated by the Promoter, then the reward (or that element of the reward) will be forfeited.

8. It is the gift voucher holder's responsibility to ensure the gift voucher is redeemed before the issuer's expiry date. Redemption of the \$100 Eftpos gift card is subject to any Terms and Conditions of the issuer including those specified by Eftpos. Eftpos are not a participant or sponsor of this promotion

9. If any reward is unavailable, the Promoter, in its discretion, reserves the right to substitute the reward with a reward of equal value and/or specification, subject to any written directions from a regulatory authority.

10. Rewards, including any unused portion, are not transferable or exchangeable and cannot be taken as cash. Any ancillary costs with redeeming the gift card are not included. No responsibility accepted for stolen, lost or expired \$100 Eftpos gift card.

11. The Promoter reserves the right, at any time, to verify the validity to receive reward and Referrer's (including the Referrer's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the claim process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion.

Errors and omissions may 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. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

12. 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 individual; or
 - b. to modify, suspend, terminate or cancel the promotion, as appropriate.
13. Nothing in these Terms and Conditions limit, exclude or modify 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.
14. 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 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 reward value to that stated in these Terms and Conditions;
 - e. any tax liability incurred by a Referrer; or
 - f. use of the reward.
15. By participating in this promotion, the individual authorises the Promoter and AHL Investments Pty Ltd ABN 27 105 265 861 ("Aussie") to collect, hold, use and disclose their personal information in the ways indicated herein and in Aussie's privacy policy, including providing such information to third parties, including but not limited to mortgage insurers, brokers, originators, managers and/or financial consultants, contractors, service providers, suppliers and Australian government agencies or other parties where required or authorised by law. The details provided are true and correct and participating in this promotion is conditional on providing this

information. Aussie or its third party business associates may, unless the individual tells us not to, use the information to communicate with them by mail or electronically by, for example, email, phone, SMS, hyperlink to provide them with direct marketing and commercial communications, offers to issue or sell financial, credit and other products, financial services and credit guides and other disclosure documents. The individual should direct any request to opt out of receiving marketing material, not receive telemarketing calls, access and update or correct their personal information to Aussie by calling 13 13 33. Aussie may hold or process your information on servers located overseas for filtering, hosting or storage purposes. Aussie's Privacy Policy can be found at www.aussie.com.au

16. Without limiting any other terms herein, the individual agrees to indemnify the Promoter for any breach of the above terms.