

My Sign Here Moment Terms & Conditions ("Conditions of Entry")

Schedule	
Promotion:	My Sign Here Moment
Promoter:	AHL Investments Pty Ltd ABN 27 105 265 861, L28, 225 George Street, The Rocks, NSW 2000, Australia. Ph: 131 333
Promotional Period:	Start date: 18/10/21 at 09:00 am AEDT End date: 12/11/21 at 11:59 pm AEDT
Eligible entrants:	Entry is only open to Australian residents who are 18 years and over.
How to Enter:	<p>To enter the Promotion, complete the following steps during the Promotional Period:</p> <p>A. take a photo or video of you celebrating signing on the dotted line for any home loan, refinance or asset finance deal; and</p> <p>B. either:</p> <ul style="list-style-type: none"> i) INSTAGRAM: post the photo or video as a post (stories are not eligible) on your Instagram account with a response in 25 words or less describing how you celebrated the moment and the hashtag #mysignheremoment and tag @Aussiehomeloans; OR ii) TWITTER: post the photo or video as a post on your Twitter account with a response in 25 words or less describing how you celebrated the moment and the hashtag #mysignheremoment and tag @aussie; OR iii) FACEBOOK: visit the Aussie Home Loans Facebook Page at https://www.facebook.com/AussieHomeLoans and in a comment to the My Sign Here Moment promotional post, post the photo or video with a response in 25 words or less describing how you celebrated the moment and tag @aussie. The promotional post may also be shared by Aussie Brokers onto their own Facebook Page and entries via a comment to those posts are also eligible for this Promotion. <p>Entrants must ensure their Instagram/Twitter account privacy setting is set to public (i.e. not 'private') to be eligible for this Promotion.</p> <p>Photos and footage submitted by entrants for entry may be used by the Promoter for its own marketing purposes.</p>
Entries permitted:	Only one (1) eligible entry per person will be accepted. By completing the entry method, the entrant will receive one (1) entry.
Total Prize Pool:	AUD \$5,600.00
Winner Determination:	<p>The winners will be determined by an Aussie judging panel. Each entry will be judged on the basis of the individual creative merit of the 25 word or less response and photo/video submitted on entry.</p> <p>The judges may select additional reserve entries which they determine to be the next best, and record them in order, in case of an invalid entry or ineligible entrant.</p> <p>The winners will be determined by skill. Chance plays no part in determining the winners. The judges' decision is final and binding and no correspondence will be entered into.</p> <p>Grand Prize Winner</p> <p>The best valid entry from all entries received during the entire Promotional Period (excluding any Weekly Prize winners) will win the Grand Prize specified below. Judging for the Grand Prize Winner will take place within two (2) weeks of the Promotional Period end date.</p> <p>Weekly Prizes</p> <p>Entries open and close for each Weekly Period on the dates/times outlined below. Judging for each Weekly Period winner is outlined below. The best three (3) valid entries for each Weekly Period, as determined by the judges will win the Weekly Prize specified below. Non-winning entries received for each Weekly Period will roll over into the next Weekly Period/s.</p>

Weekly Period	Entries Open	Entries Close	Judging Date
1	18/10/21 at 09:00 am AEDT	24/10/21 at 11:59 pm AEDT	25/10/21
2	25/10/21 at 12:00 am AEDT	31/10/21 at 11:59 pm AEDT	01/11/21
3	01/11/21 at 12:00 am AEDT	07/11/21 at 11:59 pm AEDT	08/11/21
4	08/11/21 at 12:00 am AEDT	12/11/21 at 11:59 pm AEDT	15/11/21

Prize Description	Number of this prize	Value (per prize)	Winning Method
<p>Grand Prize: The prize is \$5,000.00 paid by direct deposit to the winner's nominated bank account.</p> <p>The winner must provide their Australian bank account details to the Promoter in order for the prize to be awarded.</p>	1	AUD\$5,000.00	Judging
<p>Weekly Prize: The prize is a \$50.00 EFTPOS e-gift card. The prize will be sent to winners via email.</p> <p>Any ancillary costs associated with redeeming the gift card are not included. Any unused balance of the gift card will not be awarded as cash. Redemption of the gift card is subject to any terms and conditions of the issuer including those specified on the gift card.</p>	12 (3 per Weekly Period)	AUD\$50.00	Judging

Winner notification:	The winners will be contacted by via direct message on the social media platform in which they uploaded their entry within seven (7) business days of the judging. The Grand Prize winner will be announced on 22/11/2021.
Unclaimed Prizes:	In the event a prize is not claimed by the respective time listed in the table below, the Promoter will conduct a further judging to award the prize on the respective 'unclaimed prize re-judge date' listed below to re-award the prize. The winner of the Grand Prize (if re-judged) will be announced on 20/12/2021.

Prize	Prize claim by date	Unclaimed prize re-judge date
Week 1 Prize	5pm AEDT 24/11/2021	25/11/2021
Week 2 Prize	5pm AEDT 30/11/2021	1/12/2021
Week 3 Prize	5pm AEDT 07/12/2021	8/12/2021
Week 4 Prize	5pm AEDT 14/12/2021	15/12/2021
Grand Prize	5pm AEDT 14/12/2021	15/12/2021

- The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
- The Promotion commences on the Start Date and ends on the End Date ("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.
- Valid and eligible entries will be accepted during the Promotional Period.
- Employees of the Promoter, contractors of the Promoter and Aussie Brokers are not eligible to enter or win. However, friends and family of brokers and staff members are eligible to enter this Promotion.
- Entry and continued participation in the Promotion is dependent on the entrant following and acting in accordance with the Twitter Rules (<https://support.twitter.com/articles/18311-the-twitter-rules>), Instagram Terms of Use, (<http://instagram.com/legal/terms/>) and Facebook Statement of Rights and Responsibilities (<http://www.facebook.com/terms.php>). This Promotion adheres to the terms and conditions set out in the Twitter Rules and Policies (https://support.twitter.com/groups/56-policies-violations#topic_236), Search Best Practices (<https://support.twitter.com/articles/42646-twitter-search-best-practices>), Guidelines for Contests (<https://support.twitter.com/articles/68877-guidelines-for-contests-on-twitter>), the Instagram promotion guidelines which

can be found at: <http://help.instagram.com/179379842258600> and Facebook promotion guidelines which can be found at: http://www.facebook.com/promotions_guidelines.php. Any questions or comments regarding the Promotion must be directed to the Promoter, not to Twitter, Facebook or Instagram. The entrant releases Twitter, Facebook and Instagram and their associated companies from all liabilities arising in respect of the Promotion. Entrants acknowledge that the Promotion is in no way sponsored, endorsed or administered by, or associated with Twitter, Facebook or Instagram.

6. All reasonable attempts will be made to contact each winner.
7. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize by the time specified by the Promoter, or is unavailable, they forfeit the prize and the Promoter is not obliged to substitute the prize.
8. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
9. 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 specification.
10. No entry fee is charged by the Promoter to enter the Promotion.
11. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
12. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy which is located at <https://www.aussie.com.au/privacy.html>. 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 complaints will be dealt with. 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. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion. Personal information collected from entrants will not be disclosed to any entity located outside of Australia.
13. The Promoter reserves the right to refuse to allow a winner to take part in any or all aspects of a prize, if the Promoter determines in their absolute discretion, that a winner is not in the physical or mental condition necessary to be able to safely participate in or accept the prize. It is a condition of accepting the prize that a winner may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize.
14. 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.
15. 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).
16. 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, or suspend or modify a prize.
17. 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 as required by the Promoter to validate their entry, 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.

18. All material submitted on entry (e.g. photo(s), image(s), drawing(s), comment(s), sound/video recording(s) and answer(s) to a promotional question) must NOT: (a) be in breach of any laws, regulations and rights, e.g. any laws regarding intellectual property (copyright, trademarks, etc), defamation and privacy; (b) be defamatory, obscene, derogatory, pornographic, sexually inappropriate, contain nudity, aggressive, violent, abusive, harassing, threatening, objectionable or discriminate/vilify any section of the community with respect to race, ethnicity, nationality, religion, origin, sexual preference, mental illness, disability or gender or unsuitable for publication; or (c) contain viruses. Entrants warrant that they own or have the right to license the copyright in any entry submitted by them into this Promotion, for the purposes of this Promotion, that no rights have been granted to any third party in respect of any such entry which would prevent the entry being used as contemplated by this Promotion, and that the use by the Promoter of any such entry will not breach any laws or infringe the rights of any person (including without limitation with respect to privacy, intellectual property and defamation). Entrants must obtain prior consent from any person or from the owner(s) of any property that appears in their entry. By entering, all entrants license and grant the Promoter, its affiliates and sub-licensees an exclusive, royalty-free, perpetual, worldwide, irrevocable, and sub-licensable right to use, reproduce, modify, adapt, publish and display their entry (including any portion of their entry) for any purpose, including but not limited to future promotional, marketing or publicity purposes, in any media, without compensation, restriction on use, attribution or liability. Entrants further agree, upon request by the Promoter, to assign all of their rights, title and interest (including copyright) in and to their entry to the Promoter and to sign any legal documentation to confirm such assignment. Entrants agree that their entry is their original work and does not infringe the rights of third parties, or that they have obtained full prior consent from any person who has jointly created or has any rights in the aforementioned material. Entrants consent to any use of their entry that may otherwise infringe their moral rights. Entrants are responsible for all entries they submit on entry. The Promoter will not be liable for any entries, to the extent permitted by law. The Promoter reserves the right to remove, request removal or decline to publish any entry or portion of an entry for any reason whatsoever, including if in breach of these Terms and Conditions. The Promoter will have no liability to entrants if it exercises this right and entrants must comply with any request made by the Promoter pursuant to this paragraph. The entrant warrants and represents that any material sent or provided by the entrant to the Promoter will not infringe any copyright, trademarks or other intellectual property rights of any third party (including moral rights) and that the entrant has all rights to use the materials and has obtained all necessary consents to comply with any relevant privacy and/or confidentiality requirements. Entrants agree to indemnify the Promoter for any breach of the Terms and Conditions including this clause.
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 or claiming a prize, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved the Promoter's decision will be final.
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 or wilful misconduct) 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. 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.
23. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.