

**“Refer a friend who settles a home loan and you will receive a \$100 Eftpos Gift Voucher”**

**“SETTLEMENT”**

**TERMS AND CONDITIONS**

1. Information on how to qualify to receive the **\$100 Eftpos Gift Voucher** forms part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. The Promoter is AHL Investments Pty Ltd ABN 27 105 265 861 Australian Credit Licence 246786 of **Level 28, 225 George Street, Sydney NSW 2000**.
3. The promotion commences at 12:00am **AEST** on **23-Aug-21** and closes at 11:59pm **AEDT** on **23-Aug-22**. 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 Voucher**, the Referred Friend must:
    - i. book and attend a full home loan appointment with the participating Aussie Broker (**listed in Annexure A**) during the Promotional Period, and reference the promotional material at the time of the appointment. The **participating Aussie Broker** is not responsible if the Referred Friend does not qualify for a full home loan appointment.

6. Limit on entries:
  - a. Only **one \$100 Eftpos Gift Voucher** will be awarded per Referred Friend who settles a home loan with the eligible Aussie Broker. If two or more people settle the same home loan then the referrer only receives **one \$100 Eftpos Gift Voucher**. Multiple **\$100 Eftpos Gift Voucher's** are permitted per Referrer, subject to the following:
    - i. only **one \$100 Eftpos Gift Voucher** will be awarded per home loan settled by a Referred Friend with the eligible Aussie Broker. If two or more people settle the same home loan then the referrer only receives **one \$100 Eftpos Gift Voucher**; 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 **one \$100 Eftpos Gift Voucher**.
  - 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 Voucher**, 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 Voucher**.
  - 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 Voucher** 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 to the 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 Voucher**.
11. The eligible Aussie Broker and 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](http://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.
17. Entry and continued participation in the promotion is dependent on entrants following and acting in accordance with the Facebook Statement of Rights and Responsibilities, which can be viewed at [www.facebook.com/terms.php](http://www.facebook.com/terms.php); the LinkedIn User Agreement, which can be viewed at [www.linkedin.com/legal/user-agreement](http://www.linkedin.com/legal/user-agreement); the Instagram Terms of Use, which can be viewed at <https://help.instagram.com/478745558852511>; and/or the Twitter Terms of Service, which can be found at [twitter.com/en/tos](http://twitter.com/en/tos). This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook, LinkedIn, Instagram or Twitter. Entrants understand that they are providing their information to the Promoter and not to Facebook, LinkedIn, Instagram or Twitter. The information an entrant provides will only be used for the purposes outlined in these Terms and Conditions. Any questions, comments or complaints about this promotion must be directed to the Promoter and not to Facebook, LinkedIn, Instagram or Twitter. Facebook, LinkedIn, Instagram or Twitter will not be liable for any loss or damage or personal injury that is suffered or sustained by an entrant, as a result of participating in the promotion (including taking/use of a prize), except for any liability that cannot be excluded by law. Entrants agree that they are fully responsible for any materials they submit via the promotion including but not limited to comments, recordings and images ("Content"). The Promoter shall not be liable in any way for such Content to the full extent permitted by law. The Promoter may remove or decline to publish any Content without notice for any reason whatsoever. Entrants warrant and agree that:
  - a. they will not submit any Content that is unlawful or fraudulent, or that the Promoter may deem in breach of any intellectual property, privacy, publicity or other rights, defamatory, obscene, derogatory, pornographic, sexually inappropriate, violent, abusive, harassing, threatening, objectionable with respect to race, religion, origin or gender, not suitable for children aged under 15, or otherwise unsuitable for publication;
  - b. their Content shall not contain viruses or cause injury or harm to any person or entity;
  - c. they will obtain prior consent from any person or from the owner(s) of any property that appears in their Content;
  - d. the Content is the original artistic work of the entrant that does not infringe the rights of any third party;

e. they consent to any use of the Content which may otherwise infringe the Content creator's/creators' moral rights pursuant to the Copyright Act 1968 (Cth) and warrant that they have the full authority to grant these rights; and they will comply with all applicable laws and regulations, including without limitation, those governing copyright, content, defamation, privacy, publicity and the access or use of others' computer or communication systems.

***Abridged Terms & Conditions – Remove before PDFing and sending to broker. Please ensure this is included on requested marketing materials.***

Conditions apply. For full terms and conditions please visit [aussie.com.au/promotions](http://aussie.com.au/promotions). The customer may also request full T&C's from the Eligible Aussie Broker who was used to settle the loan. Only open to **new or existing** customers who are Australian residents aged 18 years or over. Only Australian residents aged 18 years or over can be referred. Promotion ends **11.59pm AEST on 23-Aug-22**. Only **one \$100 Eftpos Gift Card** will be awarded per Referred Friend who settles a home loan with the Promoter. The promoter is AHL Investments Pty Ltd ABN 27 105 265 861 Australian Credit Licence 246786, Level 28, 225 George Street Sydney NSW 2000. © 2021 AHL Investments Pty Ltd ABN 27 105 265 861 Australian Credit Licence 246786.

**Annexure A – Eligible Aussie Brokers**

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