



## Safe Finance \$1,000 Giveaway Promotion

### Terms and Conditions

1. Safe Finance Pty Ltd ABN: 37 098 751 930 of 17 Suter Street, Southport QLD 4215 is the *promoter* of the "Safe Finance \$1,000 Giveaway Promotion" (*promotion*).
2. Information on how to enter and prizes form part of these terms. To the extent of any inconsistency between these terms and other information provided about the *promotion*, these terms prevail.
3. Submitting an entry in the *promotion* constitutes acceptance of these terms.
4. The *promotion* will be conducted during the *promotion* period, which commences at 12:00 a.m. (AEST) on the first day of each month and closes at 12:00 p.m. (AEST) on the last day of each month.
5. The *promotion* is a game of skill.

#### Entry Procedure

6. To enter the *promotion*, a participant must, during the *promotion* period:
  - 6.1. submit an application for, be approved for, and receive funding in respect of one of the following products offered by the *promoter*;
    - Safe Mini Loan;
    - Safe Motor Vehicle Loan; or
    - Safe Business Loan; and
  - 6.2. at the time of submitting an application form for a product, submit an answer to the question identified as the "Safe Finance \$1,000 Giveaway Promotion Question" in the application form (entry procedure);
  - 6.3. if a participant submits their application for a product by telephone, they may submit an answer to the "Safe Finance \$1,000 Giveaway Promotion Question" provided with their electronic loan contracts. Submitting an answer in this manner will be accepted in lieu of the procedure outlined in clause 6.2.

#### Entry Restrictions

7. The *promotion* is only open to participants who are eligible entrants.
8. An eligible entrant is a person who:
  - a) is a resident of Australia and is aged 18 years or over;
  - b) is not a director, manager or employee (or their immediate family) of the *promoter* or its related entities, printers, suppliers, providers or agencies who are directly associated with the conduct of the *promotion*; and
  - c) completes the entry procedure during the *promotion* period (eligible entry).
9. Each participant may submit only one eligible entry. Subsequent entries will be deemed invalid.
10. Entries may only be submitted in accordance with the entry procedure and will not be accepted by the *promoter* in any other form.
11. Entries must be received by the *promoter* during the *promotion* period. Online or email entries are deemed to have been received at the time of receipt by the *promoter* and not at the time of transmission by the entrant.
12. Participants are required to take full responsibility for the content of their entries and for ensuring that they comply with these terms.
13. Incomplete, indecipherable or illegible entries will be deemed invalid.
14. Entries that breach these terms will be deemed invalid. The *promoter* reserves the right to determine, in its sole discretion, the eligibility of an entry.

#### Prizes

15. The prize consists of one prize.

16. The prize will be specified in the *promotion* documents and advertising.
17. The prize will either be:
  - a) \$1,000, paid by electronic funds transfer to a bank account nominated by the winner, or
  - b) A gift voucher of a value specified in the *promotion* documents and advertising, or
  - c) Another prize as specified and to the value stated in the *promotion* documents and advertising.
18. The prize is not transferable, exchangeable or negotiable.

### **Determining the Winner**

19. The *promotion* is a game of skill; chance plays no part in determining the winner.
20. The winning entry will be the eligible entry which is submitted by an eligible entrant in accordance with the entry procedure and determined to be the best unique answer, judged by the *promoter* in its sole discretion. The eligible entrant who submits the winning entry will be declared the winner.
21. Judging will occur on the 10<sup>th</sup> business day after the last day of the previous month.
22. The *promoter's* decision will be final, and no correspondence will be entered into.
23. The *promoter*, in its sole discretion, may decide not to allocate the prize (including in circumstances where insufficient entries are received or entries are judged to be of a poor standard).
24. Entries must be the participant's original work. The *promoter* reserves the right to verify, or to require the participant to verify, that the entry is the participant's original work. If an entry cannot be verified to the *promoter's* satisfaction, the *promoter*, at its sole discretion, may deem the entry invalid.
25. An entry must not include:
  - a) any content that contravenes any law, infringes the rights of any person, or is obscene, offensive, potentially defamatory, discriminatory, indecent or otherwise objectionable or inappropriate (which includes, without limitation, any content involving malice, violence or swearing); and
  - b) any item in which copyright subsists, unless the participant is entitled to do so. By including any such content in their entry, the participant warrants that they have the permission of the relevant copyright owner to do so, and that this permission allows the *promoter* to use the entry in accordance with these terms.

### **Notifying the Winner and Publication**

26. The winner will be notified by telephone and in writing by email within 24 hours of the winner being judged.
27. Notice will be given using the contact details provided by the winner on their loan application form.
28. The winner's full name will be published on the *promoter's* website at [www.safefinancial.com.au](http://www.safefinancial.com.au), in the *promoter's* newsletter and on the *promoter's* social media channels. The winner will be identified according to their full name, state or territory of residence (e.g. John Bundall, QLD). Entry into the *promotion* is deemed acceptance of this condition.

### **Claiming prizes**

29. Prizes must be claimed by the prize claim date, which is the day 60 days after the winner is notified.
30. If a prize is not claimed by the prize claim date, the winner's entry will be deemed invalid, and the *promoter* reserves the right to distribute the unclaimed prize at its discretion.
31. Where the claimed prize is money, it will be transferred to the winner's nominated bank account by electronic funds transfer within 14 business days of the winner providing written notice to the *promoter* of the details of the winner's nominated bank account.
32. Where the claimed prize is other than money, the prize will be posted, delivered or emailed to the winner at the winner's nominated address as previously advised to the *promoter*.

### **General**

33. All entries become the property of the *promoter*. By participating in this *promotion*, each participant irrevocably grants to the *promoter* a non-exclusive, perpetual, transferable, royalty-free, worldwide licence to use and exploit all intellectual property rights (including copyright) in and to the entry and consents to the *promoter* using, reproducing or editing and adapting any entry, if the *promoter* wishes, in broadcast, electronic and print media, newsletters, merchandising and related marketing activities in whole or in part without attributing that entry to the person who

created it, or doing any acts in respect of the entry which may otherwise constitute an infringement of the participant's moral rights.

34. It is a condition of entry into the *promotion* that the winner consents to the publication of their full name, state or territory of residence and photograph in any advertisements or articles relating to the *promotion* or the prize and participates in any media releases. If the winner does not consent to the publication of their information or photograph the prize will be forfeited.
35. The *promoter* is collecting personal information from all participants in order to conduct the *promotion* (including, but not limited to, notifying the winner). If you do not agree to the collection of your personal information by the *promoter*, you are not eligible to participate in the *promotion*.
36. The *promoter's* treatment and storage of personal information will be handled in accordance with its Privacy Policy. The *promoter's* Privacy Policy can be viewed at [www.safefinancial.com.au](http://www.safefinancial.com.au). Participants' information may be used to contact participants to let them know about other products and services which may be of interest to participants. By participating in the *promotion*, participants consent to the *promoter* using their personal information in that manner.
37. The winner may be liable to declare the prize for taxation purposes and will be liable for any tax payable in respect of a prize. Participants should seek independent financial and tax advice in relation to any tax payable on the prize and the potential impact on their personal financial situation prior to entering the *promotion*.
38. Participation in the *promotion* is at the sole risk of the participant. To the maximum extent permitted by law, the *promoter*, its affiliates, its directors, officers, employees and agents shall not be liable for any loss or damage whatsoever (including but not limited to indirect or consequential loss) or for any loss or damage to any physical property of the winner, or personal injury, which is suffered or sustained in connection with, or in any way related to, any participant's involvement in the *promotion* or the acceptance of any prize.
39. In the case of the intervention of any outside act, agent or event which prevents or significantly hinders the *promoter's* ability to proceed with the *promotion* on the dates and in the manner described in these terms, for any reason, including but not limited to war, terrorism, state of emergency or disaster (including natural disaster), infection by computer virus, bugs, tampering, unauthorised intervention, technical failures or anything which corrupts or affects the administration, security, fairness, integrity or proper conduct of this *promotion*, the *promoter* may in its absolute discretion cancel the *promotion* and recommence it at any time on the same terms and conditions.