

# MONEY3 “KEEP THE KIDS ENTERTAINED THESE SCHOOL HOLIDAYS” (“Competition”) Terms and Conditions

## Trade Promotion

1. Information on how to enter the Competition forms part of these terms and conditions of entry.
2. This Competition is being run at PFC Burnie (the ‘Store’) during the Promotional Period and is only available to customers of the store.
3. This Competition commences at 9:00am Monday 12<sup>th</sup> September 2016 and concludes at 12:00pm Wednesday 5<sup>th</sup> October 2016 during the Stores usual trading hours (‘Promotional Period’).
4. The promoter of this Competition is Kirney Pty Ltd trading as Personal Finance Co /ABN 96 116 298 803 ACN 389081 25 Ladbroke St, Burnie TAS 7320. 1300 03 46 26 (‘Promoter’).
5. Employees and immediate families of the employees of the Promoter and the associated companies are ineligible to enter.
6. Competition is open to all Australian residents above the age of 18 years (‘Eligible Entrant’).
7. One entry permitted per Eligible Entrant.
8. To enter the Competition, Eligible Entrant must:
  - a) Apply for a new loan, by submitting a Money3 loan application at the Store during the Promotional Period;
  - b) Complete an entry form; and
  - c) Be successful in having the application approved (‘Entry’).
9. Money3 is required to meet its responsible lending obligations in relation to an application for credit.
10. An Entry that is incomplete, indecipherable, illegible or non-compliant with these terms and conditions is invalid and will not be accepted or considered.
11. The Competition prize draw consists of one (1) Prize valued at \$50 (the Prize). The composition of the Prize awarded will vary by Store. Nationally there are 55 stores participating and the total prize pool is \$2,750.00. Full terms and condition can be found at [www.money3.com.au/terms-and-conditions/schoolholidays.html](http://www.money3.com.au/terms-and-conditions/schoolholidays.html).
12. The winner of the Competition will be determined by barrel draw. The draw will take place at 12:00pm Wednesday 5<sup>th</sup> October 2016, at the Store. The Promoter reserves the right to draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn. The winner need not be present at the draw.
13. The winner of the Prize will be notified in writing via mail, and/or email within two business days of being selected.
14. The Prize must be collected by the winner at the Store or the winner must provide a postal address for the Prize to be posted to them, within 10 days from the date of the winner being selected. Failure to collect the Prize within this time will result in it being forfeited and the Promoter may draw/select another winner for the Prize, subject to any approval or directions of a relevant regulatory authority.
15. The Prize is not redeemable for cash. Unless expressly stated. All other expenses including delivery of the Prize and all other ancillary costs are the responsibility of the winner.
16. The Prize awarded may not be exactly as illustrated in displays or marketing for the Promotion.
17. Unless otherwise specified, prizes or any unused portion of a prize, are not exchangeable or transferable and cannot be redeemed for cash.
18. If any prize is unavailable, the Promoter, in its discretion, reserves the right to substitute the Prize with a Prize equal to or greater in value and/or specification, subject to any written directions from a regulatory authority.
19. The Promoter reserves the right to verify the validity of entries, prize claims and entrants (including an entrant’s identity, age and place of residence) and to disqualify any entrant who submits an entry or prize claim that is not in accordance with these terms and conditions or who tampers with the entry process.
20. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
21. If this Competition 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, the Promoter reserves the right, in its sole discretion, to modify, suspend, terminate or cancel the Competition to the full extent permitted by law and subject to any approval or directions from a regulatory authority.
22. The Promoter’s decision is final and no other correspondence will be entered into.
23. It is a condition of entry that the entrant consents to the Promoter using the entrant’s name, likeness, image and/or voice in the event they are a winner of a Prize (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of the Competition (including any outcome), and promoting any products and services, distributed and/or supplied by the Promoters or otherwise.

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24. By entering the Competition, an entrant releases and indemnifies the Promoter (including its officers, employees and agents) from and against all actions, liabilities, penalties, claims or demands the entrant may have against the Promoter or that the Promoter may incur for any loss or damage which is or may be suffered or sustained as a direct or indirect result of an entrant entering or participating in the Competition or winning or failing to win a prize, or using or permitting any other person to use the prize, except for any liability which cannot be excluded by law or which would cause any part of this clause to be void or unenforceable.

## Privacy

25. The Promoter collects the entrants’ personal information to assist it in promoting Money3 and to process the competition entries. By entering the competition, unless otherwise advised, each entrant also expressly consents to:
- a) The Promoter (or any of its related companies) contacting an entrant by any means (including by electronic message or by telephone) to let the entrant know about goods, services or promotions which the Promoter considers may be of interest to the entrant;
  - b) The Promoter (or any of its related companies) disclosing the entrants’ personal information to other persons or entities who may use that information, in any media, for their own marketing, promotional or publicity purposes (and each entrant expressly consents to such persons or entities contacting the entrant by electronic message or by telephone in relation to goods or services), without any further reference, payment or other compensation to the entrant.

The express consent referred to in this Statement continues until the withdrawal of that consent is effective (as set out under applicable law).

26. Entrants’ personal information may also be disclosed to State Lottery agencies and the winners’ names published as required under the relevant lottery legislation. All personal details of the entrant will be stored at the offices of the Promoter. A request to access, update or correct any information should be directed to that office.