

INCREDO MORTGAGES – PRICE CHALLENGE GIVE-AWAY

TERMS AND CONDITIONS

Definitions

“**Diversifi**” means Diversifi Pty Ltd ABN 42 132 845 624.

“**Eligible Candidate**” means an individual who:

- (a) is an Australian citizen and permanent resident aged 18 years and over;
- (b) uses the Incredo Mortgages application available at the Incredo Mortgages website, www.incredo.mortgages, to apply for a home loan product or to refinance an existing mortgage; and
- (c) has their application assessed, processed, and approved by Diversifi and who subsequently receive a home loan from a lender prior to 31st March 2016.

“**Incredo Mortgages**” means Incredo Mortgages (Australia) Pty Ltd, ABN 34 606 781 033 of 300 Ann Street, Brisbane, QLD, 4000. Phone: 1300 918 875.

“**Major Prize**” means \$10,000 to be credited directly to the winner’s nominated bank account.

“**Participant**” means an Eligible Candidate who participates in the Promotion.

Total value of the prize pool is \$10,000.00.

“**Promoter**” means Incredo Mortgages.

“**Promoter Entities**” means the Promoter, all associated companies, advisors and agencies and all those entities’ personnel.

“**Promotion**” means the opportunity to receive the Major Prize in accordance with these Terms and Conditions.

“**Promotion Period**” commences at 9:00am on 16 November 2015 and closes at 12:00am on 31st March 2016 AEST.

1. Information on how to enter the Promotion is incorporated into these Terms and Conditions and forms part of the Terms and Conditions. Any entries that are not made in accordance with these Terms and Conditions shall be disqualified. Participants accept the terms and conditions herein by entering the Promotion.
2. To enter the competition, you must be an Eligible Candidate.
3. Directors and employees, and their immediate family members, of Incredo Mortgages and Diversifi and their related bodies corporate or agencies or any service providers that are involved in the administration of this competition are ineligible for entry into the competition.

4. Entry into the competition for Eligible Candidates is automatic. Participants will be notified of their entry upon their having their home loan application successfully processed by Incredo Mortgages. Participants who have their home loan application successfully approved by Diversifi and who subsequently receive a home loan from a lender receive one [1] entry into the competition. If the home loan application names two [2] persons, and those persons are Eligible Candidates, as co-borrowers, both applicants will receive one entry each into the competition.
5. An Eligible Candidate may request the Promoter to not be entered into the competition. If such a request is received by the Promoter, their automatic entry shall be removed from the competition.
6. The Promoter (in its sole discretion) has the right to add or remove from the list of Eligible Candidates at any time. The Promoter reserves the right to verify the validity of each entry and to disqualify any person for tampering with the entry process in any way. Furthermore, any entry containing false or inaccurate information may be deemed by the Promoter as an invalid entry. If requested by the Promoter, a Participant must provide the Promoter with evidence of eligibility.
7. All entries must be received within the promotion period.
8. The Major Prize value is in \$AUD.
9. The Major Prize draw will be undertaken at 12:00pm on 02 May 2016 at Level 6 of the Oracle Building, 300 Ann Street, Brisbane, QLD, 4000 using de-identified information. We will not share your personal information to any third parties for the purpose of the competition.
10. The winner will be notified within three [3] business days of the draw. The Prize winner will be notified in writing by post and/or email and/or by telephone, or by some other form of communication that Participants may have nominated and consented to being contacted by. The name of the Prize winner will be published on the Incredo Mortgages website.
11. The Prize winner who wants to claim the Major Prize must confirm this fact to Incredo Mortgages in writing and/or by telephone by 5:00pm on 02 August 2016. If the Prize winner fails to satisfy this requirement by this time, the Major Prize will be considered unclaimed.

INCREDO MORTGAGES – PRICE CHALLENGE GIVE-AWAY

12. In the event that the Major Prize is unclaimed, the Promoter will conduct a single redraw, following the same procedure as the original draw. The redraw will take place on 03 August 2016 at 12:00pm at Level 6 of the Oracle Building, 300 Ann Street, Brisbane, Qld, 4000. If the redrawn winner of the Major Prize is not eligible, the Promoter will then conduct a subsequent redraw until the Major Prize is awarded and claimed by an Eligible Candidate.
13. Unless expressly stated otherwise in these Terms and Conditions, all expenses that are incurred in connection with the Major Prize (including taxes) become the responsibility of the winner.
14. Subject to the laws of the State of Queensland, if there is a dispute that arises from the entitlement to claim the Major Prize the Promoter will immediately try to resolve the claim, and if the claim cannot be resolved, the Promoter will provide the claimant with a claim result notice detailing the Promoter's decision on the claim and the claimant is entitled to have the Chief Executive or Incredo Mortgages review the decision within 10 days of receiving the claim.
15. To the fullest extent permissible by law, each and every Participant in the Promotion including the winner of the Major Prize releases the Promoter from any claim (including a claim for legal expenses), loss, damage, expense or injury suffered by the Prize winner in connection with this competition due to negligence of any person. The Promoter, related body corporate, employees and agents will not be held liable for any loss, damage or personal injury of any kind whatsoever (including but not limited to direct, indirect, consequential or economic loss) suffered or sustained in connection with this competition, the promotion of this competition or the use of the Major Prize.
16. Each Participant in the competition indemnifies and keeps indemnified the Promoter and its related entities against all claims, losses, damage, costs and expenses suffered or incurred by the Promoter or its related entities, or any third parties, arising out of a breach of these Terms and Conditions by that Participant.
17. By entering the competition, Eligible Candidates consent to the collection, use and disclosure of his or her personal information in the manner outlined in these Terms and Conditions. For more information about the Promoter's privacy practices, including to access information held by the Promoter or to have it corrected, the Privacy Policy can be viewed at <https://incredo.mortgage/privacy-policy/>. Alternatively, enquiries can be directed to our Compliance Team by phoning 1300 918 875 or by emailing compliance@incredo.com. The Prize winner agrees to participate in any promotional activity in connection with the winning of the Prize in the competition. The Prize Winner, by accepting and collecting their Prize, consent to the use of their name and image being used in subsequent or additional promotional material without payment or other compensation to be afforded to the Prize winner. Uses may include marketing and advertising campaigns and other publicity purposes that may include but are not limited to social media platforms.
18. If this Promotion is not capable of being run as planned, or if the administration, security, fairness or integrity of this Promotion is affected for any reason, the Promoter reserves the right to cancel, terminate change or suspend the competition subject to any written directions for a regulatory authority. Further, the Promoter reserves the right to disqualify any individual who tampers (of benefits from tampering in any way) with the entry process or the conduct of the competition, or who has, in the opinion of the Promoter engaged in conduct which amounts to being fraudulent, misleading, deceptive or otherwise damaging to the reputation of the Promoter and its related body corporates or that has otherwise breached the terms and conditions herein.