

TERMS AND CONDITIONS FOR A PROMOTIONAL GAME OF CHANCE – 2025 MORTGAGE CHOICE NATIONAL CONFERENCE

Definitions	
Promoter	Mortgage Choice Pty Limited (ABN 57 009 161 979, Australian Credit Licence 382869) of 511 Church St, Richmond VIC 3121.
Competition	Mortgage Choice National Conference Travel Voucher Giveaway
Entrants	Entry is only open to Australian residents aged 18 years and over who own, or are employed or contracted by, a Mortgage Choice Pty Ltd or Smartline Operations Pty Ltd Franchise but excludes the Exclusions.
Exclusions	<p>a. Employees of REALESTATE.COM.AU Pty Ltd ABN 21 080 195 535 and the immediate family of all such employees;</p> <p>b. third parties sponsoring the 2025 Mortgage Choice National Conference;</p> <p>c. the suppliers and agencies associated with this Competition and employees or contractors of these suppliers and agencies; and</p> <p>d. individuals who have registered under an 'accompanying partner ticket' to the 2025 Mortgage Choice National Conference.</p> <p>In these Terms and Conditions, '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.</p>
Entry Period	<p>Entry into this Competition commences at 12:30PM AEST on Tuesday 26 August 2025 and ends at 6:00PM AEST on Wednesday 27 August 2025.</p> <p>Entrants acknowledge and agree that they must attend the 28 August 2025 conference session ("Conference Session") to be eligible to win the Prize.</p>
Entry	<p>To enter, during the Entry Period, Entrants must:</p> <p>a. have a valid ticket to, and attend, the 2025 Mortgage Choice National Conference at the Hyatt Regency Sydney, 161 Sussex Street, NSW, 2000 ("Event");</p> <p>b. obtain a 'Mortgage Choice National Conference Passport' ("Passport") from the promotional staff and write down their requested personal details on the Passport;</p> <p>c. visit all business partner and support team exhibition stands (as identified in the Passport) and participate in each business partner/support team's engagement activity to collect a stamp on their Passport; and</p> <p>d. once the entrant's Passport is completed with a stamp from each exhibition stand, they must then visit the Mortgage Choice help desk located in the Hyatt Regency Sydney by 6:00pm AEST Wednesday 27 August 2025, have their Passport verified and then submit their verified Passport to the promotional staff.</p>

	<p>Bonus Entry: Entrants who complete the above steps are also eligible for bonus entries. To receive a Bonus Entry, the entrant must, during the Entry Period:</p> <ul style="list-style-type: none"> a) donate at least \$99 to the Mortgage Choice Charity Foundation (raising funds for Starlight Children's Foundation (ABN: 80 931 522 157) at the Mortgage Choice Charity Foundation stand to receive a 'token' (while stocks last); b) (optional) redeem three (3) swings at the golf simulator activation at the Event; and c) write down their requested personal details on the 'token' and then submit it to the Mortgage Choice help desk at the Event. <p>There is a limit of one (1) 'token' permitted per \$99 donation. For the sake of clarity, the entrant must have completed the Passport in order for their donation to be 'activated' as bonus entry(ies). If an entrant donated at least \$99 prior to completing the Passport, their bonus entry will not be activated until the entrant's Passport is complete. If a 'token' is submitted without a complete Passport, that 'token' will be deemed invalid and no bonus entries will be allocated to that entrant. The Promoter will remove invalid 'tokens' from the barrel prior to conducting the draw.</p> <p>Entrants acknowledge and agree that they must attend the Conference Session (defined above) to be eligible to win the Prize. If an Entrant's entry is drawn and they are not present at the Conference Session, the Entrant's entry(ies) will be deemed invalid.</p> <p>The Promoter makes no representations regarding the tax deductibility of donations. Entrants should seek their own independent financial advice.</p>
Limit	The entrant will receive one (1) entry upon Passport completion. There is a limit of one (1) Bonus Entry per \$99 donation, subject to the above Entry and Bonus Entry instructions.
Draw	<p>The draw will take place at Hyatt Regency Sydney on Thursday 28 August 2025 between 10:00 am AEST and 12:30 pm AEST (via live barrel draw).</p> <p>The Promoter may draw additional reserve entries and record them in order, in case an invalid entry or ineligible entrant is drawn.</p> <p>The first valid entry drawn will win the Prize specified below. The Winner (as defined below) must be present at the time of the draw in order to receive their prize.</p>
Notification	Winner will be notified and announced following the live draw at the Conference Session on Thursday 28 August 2025 and will be asked to come forward to claim their prize. If a Winner is not able to make themselves known within two (2) minutes of being announced, the promotional staff will move on to the next reserve winner and so on.
Publication	The Winner will be published in the next edition of the Mortgage Choice Wrap publication after Thursday 28 August 2025.

Claim Period	If for any reason the Winner does not claim the Prize within a reasonable time (as specified above), or is unavailable, then the Prize will be forfeited by the Winner and the Promoter is not obliged to substitute the Prize.
Prize	<p>The prize is a \$35,000 travel voucher, redeemable through WOW! Travel Agency.</p> <p>Any ancillary costs associated with redeeming the voucher are not included. Any unused balance of the voucher will not be awarded as cash. Redemption of the voucher is subject to any terms and conditions of the issuer including those specified with the voucher.</p>
Total Prize Pool Value	AUD\$35,000
Special Conditions	<p>A representative from Mortgage Choice Asset Finance will connect the Winner (within 7 days of the draw) with Wow! Travel Agency, Surrey Hills North, VIC.</p> <p>Travel voucher must be redeemed through WOW! Travel Agency: P.O. Box 1198 Surrey Hills North, VIC. 3127, Australia</p>
Permit Number	NSW Authority No. TP/02259

The following terms and conditions apply to the Competition:

1. By entering this Competition, Entrants agree to be bound by these terms and conditions (**Terms and Conditions**). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
2. Information on how to enter and the Prizes form part of these Terms and Conditions.

ELIGIBILITY

3. Entry is open only to eligible Entrants, excluding those listed in the Exclusions.
4. This Competition will be conducted during the Entry Period. Entries must be received by the Promoter during the Entry Period. Entries received after the Entry Period will not count towards the Competition. The Promoter is not responsible for any late, lost or misdirected entries.

ENTRY

5. Entry into this Competition is free.
6. The Promoter reserves the right to verify the validity of an Entry (including an Entrant's identity, age and place of residence) and to disqualify any Entrant for tampering with the entry process. 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.

7. The Promoter may disqualify an Entrant if the Promoter reasonably believes that they have breached these Terms and Conditions or have compromised the fair conduct of this Competition by acting unlawfully or improperly. In the event that there is a dispute concerning the conduct of the Competition 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.
8. 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.

9. Incomplete Passports will not be accepted and will be deemed invalid.
10. Each Prize will be awarded to the person named in the entry and any entry that is made on behalf of an Entrant or by a third party will be invalid. 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.

DRAW

11. This Competition is a game of chance.
12. The winner of the Prize ("Winner") will be the first valid Entry drawn in the Draw from all entries received during the Entry Period (unless that Entry is deemed invalid or the Entrant is an ineligible Entrant or is otherwise disqualified). The result of the Draw is final and the Promoter will not enter into correspondence regarding the result.

PRIZES

13. The Winner's use of the Prize is subject to additional terms and conditions imposed by the supplier(s) of the Prize (if any).
14. Prizes are not exchangeable, transferable or redeemable for other goods or services. Prizes must be taken as a whole and as stated in these Terms and Conditions. No alternative will be provided, and no compensation will be payable if a Winner is unable to take the Prize, unless otherwise stated in writing by the Promoter.
15. If a Prize (or portion of a Prize) becomes unavailable for any reason, the Promoter, in its sole discretion, reserves the right to substitute the Prize (or that portion of the Prize) with a prize of equal or greater value and/or specification subject to any direction by the regulatory authorities.

YOUR INFORMATION

16. If an Entrant's contact details change between the date of Entry and the Draw, the Entrant must notify the Promoter of his/her updated contact details.
17. The Promoter is bound by the *Privacy Act 1988* (Cth). Entrants' personal information will be collected by or on behalf of the Promoter to enable it to conduct the Competition, publicise the name of the Winner.

18. The Promoter and/or its related bodies corporate will collect the Entrants' personal information to conduct the Competition and may, for this purpose, disclose the Entrants' personal information to third parties, including but not limited to service providers and prize suppliers.
19. The Promoter will also use and handle the Entrants' personal information in accordance with its Privacy Policy (<https://www.mortgagechoice.com.au/legal/privacy-policy/>).
20. The Winner's name will be published and retained as specified in these Terms and Conditions.
21. Entrants can contact the Promoter by mail at 511 Church St, Richmond VIC 3121 or by telephone on 13 77 62 to request access to, or corrections of, the Entrant's personal information held by the Promoter.
22. The Winner consents to participating in an interview once the Competition closes and to the Promoter's use of their name, likeness, image, picture, voice, statements, testimonials or quotations for promotional, marketing and publicity purposes in any media worldwide with no time limit and without any fee being paid to the Winner for this use.

RISK AND LIABILITY

23. The Winner participates in this Competition, and uses the Prize, at their own risk.
24. The Promoter, its related bodies corporate and the suppliers, agencies and other companies involved in this Competition assume no responsibility for any error, omission, interruption, defect, delay in operation or transmission, or loss or damage to data.
25. If this Competition is not capable of running as planned for any reason (including as a result of technical failures, fraud or causes beyond the Promoter's control), the Promoter may, in its sole discretion, disqualify any Entrant or cancel, suspend or change the Competition and re-commence it on similar terms or invalidate any affected entries, or suspend or modify a prize, subject to any directions by regulatory authorities.
26. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act 2010 (Cth), 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 and its associated agencies and companies each exclude 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 Competition.
27. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, to the fullest extent permitted by law, the Promoter and its associated agencies and companies exclude all liability (including negligence) for all loss (including loss of data, unauthorised access to data and consequential loss), damage, expenses (whether that loss, damage or expense is direct or indirect, special or consequential), death or personal injury suffered or incurred arising out of, or in connection with, this Competition (including in relation to a Winner's participation in this Competition and use of the Prize), including, but not limited to: (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 Entry or Prize 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 tax liability incurred by a Winner or Entrant; or (e) use of / taking of the

Prize. Nothing in these Terms and Conditions limits, excludes or modifies the consumer guarantees under the *Competition and Consumer Act* (2010) Cth.