

## The 8K Giveaway Competition (Game of Skill) Terms and Conditions

By participating in the Competition, you agree to be bound by these terms and conditions (Terms). These Terms consist of “Part A – Competition Details” and “Part B – Terms of Entry”. If an entrant (you) does not accept these Terms, you must not participate in the Competition and will not be eligible for any prizes offered in the Competition.

### Part A - Competition Details

<b>Competition</b>	The 8K Giveaway thanks to the Urban Broker
<b>Promoter</b>	Urban Broker Pty Ltd ABN 76 611 806 056
<b>Entries Open</b>	Entry into the Competition commences at 9:00 AEDT Tuesday 27 October 2020.
<b>Entries Close</b>	Entry into the Competition closes at 17:00 AEDT Tuesday 8 December 2020.
<b>Eligible States and Territories</b>	NSW and QLD (Australia)
<b>Eligibility</b>	Entrants must be 18 years of age or older and have an Australian mortgage account registered in their name.
<b>Maximum No. Of Entries Per Entrant</b>	Entrants may submit one (1) entry into the competition during the Competition period.
<b>Entry Method</b>	To enter the Competition, entrants must submit a written response to ‘In 25 words or less tell us how you’d spend \$8K your way’. Entrants must also provide their first and last name, email, contact number, post code and answer all required questions in their entry to be considered an eligible entry.
<b>Judging</b>	All valid entries will be individually judged by representatives of the Promoter (in the Promoter’s sole and absolute discretion) by 20:00 AEDT Tuesday 8 December 2020. All valid entries will be judged based on the Judging Criteria.
<b>Judging Criteria</b>	The Competition is a game of skill, and chance plays no part in determining the winner.

	All valid entries will be judged (by representatives of the Promoter) on originality and suitability or as otherwise specified by the Promoter (in the Promoter's sole and absolute discretion).
<b>Winner Determination</b>	The best valid entry, as determined by the judge(s), will be the winner of the Prize. A winner will be determined by 20:00 AEDT Tuesday 8 December 2020.
<b>Prize</b>	One (1) cash prize valued at \$8,000 AUD. The prize will be awarded in increments of \$2,666 AUD once per month over three (3) months into the winner's nominated bank account on a date at the Promoter's discretion.
<b>Total Prize Value</b>	\$8,000 AUD
<b>Notification of Winner</b>	Winner will be notified by phone call, social media and/or email by 10:00 AEDT Wednesday 9 December 2020.
<b>Publication of Prize Winner</b>	Winner will be published on the Promoter's Facebook page, Instagram page and on the competition landing page by 18:00 AEDT Wednesday 9 December 2020. Winner will be advertised for a minimum of 30 days.
<b>Prize Claim Date</b>	The winner will have until 23:59 AEST on Tuesday 2 March 2021 to respond, provide proof of eligibility and claim the prize. If the winner does not claim the Prize by this date, the winner will forfeit the Prize.
<b>Unclaimed Prize</b>	If, after making all reasonable attempts, the Promoter cannot contact the winner or if the winner does not claim the prize within the Claim Period, the Promoter, in its sole discretion, will select and contact the entrant with the next best entry.
<b>Prize Delivery</b>	To claim the Prize, the winner must provide the Promoter with their nominated bank account details for the delivery of their prize. The Prize will then be transferred to the winner within 28 days.

## Part B - Terms of Entry

- Employees, immediate family members of employees, employees of any company associated with the Competition are ineligible to enter
- By entering and participating in the Competition in the manner required, entrants agree to the collection of their Personal Information for advertising and marketing purposes
- Once an entry is submitted, entrants acknowledge that the entry may not be withdrawn or altered
- Any use of social media platforms in conjunction with the Competition is subject to the terms and conditions of use of that social media platform
- Entrants acknowledge that the Competition is in no way sponsored, endorsed or administered by, or associated with Instagram, Facebook or any other social media platform
- By entering this Competition, an entrant consents to their name published on any form of social media by the Promoter
- The Prize must be taken as offered and cannot be varied. No prize is transferable or exchangeable, nor can it be redeemed for a gift voucher or cash

- The Promoter accepts no responsibility for any variation in Prize value. Where a Prize is unavailable for any reason, the Promoter may substitute the Prize for another item of equal or higher value as determined by the Promoter, subject to the approval of the relevant authorities in NSW
- Any queries regarding the Competition should be directed to [office@urbanbroker.com.au](mailto:office@urbanbroker.com.au) during normal business hours in Sydney NSW, Australia. These Terms are governed by the laws of New South Wales, Australia.
- Each entrant unconditionally submits to the non-exclusive jurisdiction of the courts of New South Wales, Australia.

Urban Broker Pty Ltd

ABN 76 611 806 056

ACN 611 806 056

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