

Patrick Leo 'Win \$10,000 Off Your Mortgage' GIVEAWAY ('Competition')

TERMS AND CONDITIONS OF ENTRY

1. Information on how to enter the Competition forms part of these terms and conditions of entry. Participation in this Competition is deemed acceptance of these terms and conditions of entry.
2. This **Competition** is being run at 30 Bayswater Road, Potts Point NSW 2011 during the Promotional Period.
3. The Competition period commences at 9am on Saturday 24th February 2018 and concludes at 5.00pm on Friday 24th August 2018 ('Promotional Period'). The winner will be drawn at random at 5.00pm Monday 27th August 2018. The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn.
4. The promoter of this Competition is Patrick Leo Pty Ltd (ACN 167236928) as the disclosed agent of 30 Bayswater Road, Potts Point Sydney NSW 2011 Telephone: 0411 811 475 ('Promoter').
5. Officers, employees and immediate families of officers and employees of the Promoter, the associated companies and contractors of the Promoter, and any other agencies associated with this Competition as well as any existing customers of the Promoter or Sami L Home Loans are ineligible to enter
6. Entry is only open to Australian resident homeowners or individuals who apply and are approved for an investment home loan through Sami L Home Loans. Competition is open to entrants 18 years of age and over.
7. To receive an entry into the draw, individuals must –
 - (a) be a current Australian homeowner or an approved applicant for an investment home loan through Sami L Home Loans;
 - (b) provide their full name, phone number, age, address, email, income, occupation, home ownership status and/or loan details, to a Patrick Leo representative, and
 - (c) the winner must attend an "Investor Discovery Session and Refinance Information Evening".One (1) 'Win \$10,000 Off Your Mortgage' entry can be provided by a single entrant one time only. Only individuals can enter and companies, trusts and any other legal structures are not eligible entrants. Joint individual mortgagors and joint individual borrowers count as a single entrant.
8. Participants may enter the Competition by providing the above details to a Patrick Leo representative at Patrick Leo sponsored events or by providing them to a Patrick Leo representative during the 'Promotional Period'. The following will apply to all entrants
 - (a) Entrants are required to provide their full name and contact phone number, age, address, email and other personal information as requested at the time of entry.
 - (b) Patrick Leo representative will record and store this information.
 - (c) Patrick Leo may share the information collected with a third party.
 - (d) At the time of information collection, entrants may "OPT OUT" if they do not wish to share their information with a third party.
 - (e) At the time of information exchange, a Patrick Leo representative will advise the entrant based on the information provided by the entrant, and subject always to the Promoters rights in condition 12, whether the entrant is eligible to enter this Competition.
 - (f) Participation in this Competition is available at any time during the 'Promotional Period' for 'Win \$10,000 Off Your Mortgage' and entrants may automatically enter the competition at the time of providing qualifying information.
 - (g) Participation in this Competition means that you have accepted these terms and conditions.
9. The **Prize** is either –
 - (a) \$10,000 paid off an existing mortgage, or
 - (b) If an entrant is not yet a home owner, \$10,000 towards a new investment home loan that is financed through Sami L Home Loans.
 - (c) The value of the giveaway is \$10,000.
10. The following apply to the Competition:
 - (a) The winner of the Competition will be chosen at random from the total number of entries into the 'Win \$10,000 Off Your Mortgage' Competition.
 - (b) The Prize winner will be drawn at 5.00pm Monday 27th August 2018.
 - (c) The Prize winner will have until 24th September 2018 at 5.30pm to claim the Prize.
 - (d) The Prize winner will be notified by email being the email address provided on the entry form as well as being announced via Facebook within two (2) business days of the draw.
- (e) The Prize winner will receive written confirmation of the Prize either in the form of a gift certificate or a letter from the Promoter.
- (f) The Prize winner must claim the Prize in person from Patrick Leo Pty Ltd 30 Bayswater Road, Potts Point Sydney NSW 2011, during ordinary business hours, between 27th August 2018 and 24th September 2018.
- (g) Any claimed Prize must be redeemed by the winner no later than close of business on 24 March 2019. If the claimed Prize is not redeemed by this date by the Prize winner then the claimed Prize ceases to be available to the Prize winner or any other eligible entrant.
- (h) If the Prize winner is unable to adhere to the terms and conditions in this paragraph, the Prize winner will be declared by the Promoter to be disqualified and another winner will be drawn.
11. The Prize or any unused portion of the Prize, is not exchangeable for goods or services, nor is it transferrable to any other person, nor can it be redeemed for cash. Any unpaid portion of the Prize will not be paid out and the Prize must be applied according to these terms and conditions and the Promoter is entitled to require such information from the Prize winner as is necessary for the Promoter to ensure the Prize is so applied.
12. The Promoter reserves the right to verify the validity of all particulars and information provided by an entrant (including an entrant's identity, age, place of residence, property ownership, financial arrangements and all other issues arising from the entrant's entry) and to disqualify any entrant who submits an entry or Prize claim that is not in accordance with these terms or which contains any misleading or deceptive information in respect of the entry or any Prize claim. Any entry that is incomplete, indecipherable, illegible or non-compliant with these terms and conditions is invalid and will not be accepted or considered. Failure by the Promoter to enforce any of its rights to disqualify any entrant at any stage does not constitute a waiver of those rights.
13. If this Competition at any time cannot be conducted as reasonably anticipated by the Promoter 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. If any such decision is made, the Promoter will publish such decision on Facebook and is not required to give any reasons for such decision.
14. The Promoter's decision is final in the Promoter's sole unfettered discretion.
15. 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 to the entrant for the purpose of the Competition (including any outcome), and promoting any products and services, distributed and/or supplied by the Promoter.
16. 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.
17. The Promoter discloses that it is a 50% shareholder of Sami L Home Loans Pty Ltd ACN 603 738 898 (Sami L Home Loans).
18. Authorised under NSW Permit: **LTPS/18/22263**. Privacy, Spam Act and Do Not Call Register Act Statement: The Promoter collects the entrants' personal information to assist 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:
 - (i) Assist the Promoter in promoting or running competitions (including by sending electronic messages or telephoning the entrant on the Promoter's behalf); or
 - (ii) 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). 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.