

## Ohana Finance Lottery - Terms and Conditions

1. The promoter is: Ohana Finance Group Pty Ltd (ABN: 92 628 190 830) whose registered office is at 8 Borang Place, FLINDERS NSW 2529.
2. The competition is open to residents of Australia, 18 years or over except employees of Ohana Finance Group and their close relatives and anyone otherwise connected with the organisation or judging of the competition.
3. There is no entry fee and no purchase necessary to enter this competition.
4. By entering this competition, an entrant is indicating his/her agreement to be bound by these terms and conditions.
5. Route to entry for the competition and details of how to enter are via <https://ohanafinance.com.au>.
6. Only one entry will be accepted per person. Multiple entries from the same person will be disqualified.
7. Closing date for entry will be 2 December 2019 at 5pm AEDT. After this date the no further entries to the competition will be permitted.
8. No responsibility can be accepted for entries not received for whatever reason.
9. The rules of the competition and how to enter are as follows:
  - Respond via completing all details in website competition form
  - Undertake a 15-minute finance health check of a new or existing mortgage loan
10. The promoter reserves the right to cancel or amend the competition and these terms and conditions without notice in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. Any changes to the competition will be notified to entrants as soon as possible by the promoter.
11. The promoter is not responsible for inaccurate prize details supplied to any entrant or by any third party connected with this competition.
12. The prize is as follows: A Hawaiian Holiday including flights, 7 days accommodation, transfers. The prize is as stated and no cash or other alternatives will be offered. The prizes are not transferable. Prizes are subject to availability and we reserve the right to substitute any prize with another of equivalent value without giving notice.
13. Winners will be chosen by Barrel draw.
14. The winner will be notified by phone by Friday 6<sup>th</sup> December 2019. If the winner cannot be contacted or does not claim the prize within 14 days of notification, we reserve the right to withdraw the prize from the winner and pick a replacement winner.
15. The promoter will notify the winner when and where the prize can be collected / is delivered.
16. The promoter's decision in respect of all matters to do with the competition will be final and no correspondence will be entered into.
17. By entering this competition, an entrant is indicating his/her agreement to be bound by these terms and conditions.
18. The competition and these terms and conditions will be governed by law and any disputes will be subject to the exclusive jurisdiction of the courts of Australia.
19. The winner agrees to the use of his/her name and image in any publicity material, as well as their entry. Any personal data relating to the winner or any other entrants will be used solely in accordance with current data protection legislation and will not be disclosed to a third party without the entrant's prior consent.
20. The winner's name will be available 28 days after closing date by emailing the following address: [info@ohanafinance.com.au](mailto:info@ohanafinance.com.au)

21. Entry into the competition will be deemed as acceptance of these terms and conditions.
22. This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook, Twitter or any other Social Network. You are providing your information to Ohana Finance and not to any other party. The information provided will be used in conjunction with the following Privacy Policy found at <https://ohanafinance.com.au>