

## **“Win \$1000” Terms & Conditions**

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- Information on how to enter and prizes forms part of these Terms and Conditions. By participating in this prize draw, entrants shall be deemed to agree to abide by these competition terms and conditions.
- The promoter is Australian Finance Group Pty Ltd ABN 11 066 385 822 ('AFG') of 22 Delhi St, West Perth, WA, 6005, Ph. (08) 9420 7888.
- Entry is only open to Australian residents aged 18 years or over.
- Entrants may only register their details once and incomplete registrations will be deemed invalid for the purposes of this promotion.
- The promotion is only open to Australian residents who have a valid email address.
- Employees of AFG and their immediate families and AFG Brokers associated with this promotion, their employees and their immediate families are ineligible to enter.
- The “Win \$1000” competition starts on Monday March 16 2009 and closes Saturday 25 April 2009. To enter, simply email, phone or mail your broker to register your email address, or enter online at [www.afgonline.com.au/promo/email](http://www.afgonline.com.au/promo/email).
- All entries for the promotion must be received by AFG no later than 11.55pm Western Standard Time on Saturday 25 April 2009. The prize is \$1000 AUD and will be awarded to one entrant.
- The draw will take place at AFG, 22 Delhi St, West Perth Friday 1 May 2009 at 12.00pm WST. The winner will be notified in writing and by email. The winner will be notified in writing and published in The Australian on the 15 May 2009.
- The promotion consists of one prize of \$1000 cash in total. There will be one draw with the first valid entry to win. The judge's decision is final and no correspondence will be entered into.
- No responsibility is accepted for late, lost or misdirected entries.
- AFG shall not be liable for any loss or damage whatsoever suffered (including, but not limited to indirect or consequential loss) or for any personal injury suffered or sustained as a result of taking the prize, except for any liability which cannot be excluded by law.
- Should the prize for the promotion remain unclaimed until 1 August 2009, AFG may conduct a further draw on the 7 August 2009 if necessary, at the same place as the original draw in order to distribute the prize. The winner will be notified in writing and published in The Australian on the 21 August 2009.

- All entries become the property of AFG. All personal details of the entrant will be stored at the office of AFG. AFG may require the winner from the promotion to participate in any media exposure, including but not limited to promotional, marketing and publicity activities without any further reference or payment or other compensation. The information collected by AFG from the "Win \$1000" promotion may be disclosed to AFG's related entities or their service providers, agents, contractors or advisors and may be used for marketing purposes by AFG or related entities.
- For a copy of AFG's privacy notice or to access, update or correct any information, please contact AFG at 22 Delhi St. West Perth WA 6005.
- Authorised under NSW Permit LTPS/09/02131 and ACT Permit No: TP 09/00917
- The competition is only open to clients who have not already submitted an email address.