TERMS & CONDITIONS

'SMARTPAY AMBASSADOR 2023 QUARTERLY DRAW' PROMOTION

- 1) Information on how to enter and details of the Prize (defined below) form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
- 2) Entry is only open to existing and transacting Smartpay Australia merchants. Employees (and their immediate families) of the Promoter and agencies associated with this promotion are ineligible to enter. 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 1st cousin.
- 3) Promotion commences at 12:01am AEDT on 01/01/2023 and final entries close at 3:00pm AEDT on 31/12/2024.
- 4) To receive one (1) entry into the draw, individuals must complete one (1) of the following entry methods during the applicable Promotional Period:
 - (a) **Promotional Refer a Friend Email** (only available to individuals who receive a promotional email about this promotion directly from the Promoter): click on the link provided in the promotional email to access the entry form, fully complete the entry form with all of the requested details (including their full name, telephone number, and a valid email address) and submit the fully completed entry form so that it is received during the applicable Promotional Period; OR
 - (b) **Be referred and sign up to Smartpay**: receive an invitation via email or phone call to sign up and join Smartpay as a result of a friend referring them; OR
 - (c) **Online**: visit either the Promoter's website at https://www.smartpay.com.au/refer-a-friend/, follow the prompts to the promotional entry page, input the requested details (including their & their friend's full name, telephone number, and a valid email address), and submit the fully completed entry form so that it is received during the applicable Promotional Period.
- 5) Only one (1) entry is permitted per referral. Only the referrers will enter the prize draw.
- 6) There is ONE winner per draw.
- 7) There will be four (4) draws conducted from all entries received during the Promotional Period. The draw list closest on the following dates Friday, 31/3/2023 at 11:59am, Friday, 30/6/2023 at 11:59pm, Saturday,30/9/2023 at 11:59am and Sunday, 31/12/2023 at 11:59am. The draw resets after every quarter 1 April, 1 July, 1 October.

- (a) The first winner of the promotion will be determined by an electronic prize draw (via www.random.org.au) that will take place at Smartpay Pty Ltd, Level 9, 151 Castlereagh Street, Sydney NSW 2000 on Monday, 3/4/2023 at 10:00am AEDT. The winner will be notified via phone and in writing within two (2) business days of the draw. The winner's name will also be published online on Tuesday 11/4/2023 at https://www.smartpay.com.au/help-advice/smartpay-blog/
 The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn.
- (b) The second winner of the promotion will be determined by an electronic prize draw (via www.random.org.au) that will take place at Smartpay Pty Ltd, Level 9, 151 Castlereagh Street, Sydney NSW 2000 on Monday, 3/07/2023 at 10:00am AEST. The winner will be notified via phone and in writing within two (2) business days of the draw. The winner's name will also be published online on Tuesday 11/07/2023 at https://www.smartpay.com.au/help-advice/smartpay-blog/
 The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn.
- (c) The third winner of the promotion will be determined by an electronic prize draw (via www.random.org.au) that will take place at Smartpay Pty Ltd, Level 9, 151 Castlereagh Street, Sydney NSW 2000 on Monday, 2/10/2023 at 10:00am AEST. The winner will be notified via phone and in writing within two (2) business days of the draw. The winner's name will also be published online on Tuesday, 10/10/2023 at https://www.smartpay.com.au/help-advice/smartpay-blog/
 The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn.
- (d) The last winner of the promotion will be determined by an electronic prize draw (via www.random.org.au) that will take place at Smartpay Pty Ltd, Level 9, 151 Castlereagh Street, Sydney NSW 2000 on Friday, 5/1/2024 at 10:00am AEDT. The winner will be notified via phone and in writing within four (4) business days of the draw. The winner's name will also be published online on Friday 12/01/2024 at https://www.smartpay.com.au/help-advice/smartpay-blog/
 The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn.
- 8) The Promoter's decision is final and no correspondence will be entered into.
- 9) The first valid entry drawn will win the following prize ("Prize"):
 - 1 x AUD \$5000 Digital Visa Credit Card
- 10) Prize is subject to the standard terms and conditions of individual prize and service providers.
- 11) Prize must be taken as offered. The Prize, or any unused portion of the Prize, is not exchangeable or cannot be redeemed as cash. The Prize cannot be used in conjunction with any other special

- offer. This prize is non-negotiable, non-transferable, non-exchangeable for cash in part or in full, and may not be sold to any third party.
- 12) Subject to the unclaimed prize draw clause, in the event that for any reason whatsoever the winner does not take/redeem the Prize (or an element of the Prize) at the time stipulated by the Promoter, then the Prize (or that element of the Prize) will be forfeited by the winner and cash will not be awarded in lieu of the Prize.
- 13) If any Prizes remain unclaimed within one month after each Prize Draw, an unclaimed prize draw will be held at Smartpay, Level 9, 151 Castlereagh Street Sydney NSW 2000 on the following dates, subject to the approval of any necessary regulatory authority.
 - a) 1/05/2023 at 10.00am AEST
 - b) 07/08/2023 at 10.00am AEST
 - c) 06/11/2023 at 10.00am AEST
 - d) 02/02/2024 at 10.00am AEDT
- 14) Winners of the Unclaimed Prize Draw will be notified in the same manner as set out in clause 7 above and will be notified and published on the following dates.
 - a) Notified by phone or in writing by 2/05/2023 at 5:00pm AEST and published 5/05/2023 at 10.00am AEST
 - b) Notified by phone or in writing by 08/08/2023 at 5:00pm AEST and published 11/08/2023 at 10.00am AEST
 - c) Notified by phone or in writing by 07/11/2023 at 5:00pm AEST and published 10/11/2023 at 10.00am AEST
 - d) Notified by phone or in writing by 03/02/2024 at 5:00pm AEST and published 07/02/2024 at 10.00am AEDT
- 15) Total prize value is up to AUD\$20,000.00
- 16) The Promoter collects personal information ("PI") in order to conduct the promotion and will use, and PI as set out in its Privacy Policy, which can be viewed at https://www.smartpay.com.au/privacy-policy/. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. The Privacy Policy also contains information about how entrants may opt-out, access, update or correct their PI, how entrants may complain about a breach of the Australian privacy laws or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter. The Promoter will not disclose the entrant's PI to any entity.
- 17) The Promoter is Smartpay Pty Ltd, Level 9, 151 Castlereagh Street, Sydney NSW 2000. PH: 1800 433 876
- 18) ACT Permit approval: TP 23/00003; SA Major Trade Promotion Lottery Licence No: T23/6