

TERMS & CONDITIONS

'SMARTPAY AMBASSADOR 2024 MONTHLY 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 01/06/2024 and final entries close at 11:59pm AEDT on 31/12/2024 (amended dates commencing with June draw).
- 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 and 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 (i.e. one winner per month).
- 7)
 - (a) There will be seven (7) draws conducted from all entries received during the Promotional Period. The draw list closes on the following dates:
June: Sunday, 30/6/2024 at 11:59pm
July: Wednesday 31/7/2024 at 11:59pm

August: Saturday 31/8/2024 at 11:59pm
September: Monday, 30/9/2024 at 11:59pm
October: Thursday 31/10/2024 at 11:59pm
November: Saturday 30/11/2024 at 11:59pm
December: Tuesday, 31/12/2024 at 11:59pm.

The draw resets every month, from 1 July through the last draw month, finalising on 31 December 2024. The draw date for December will be Friday, 3 January 2025.

(b) All winners 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 for the previous month on:

July (June draw): Monday, 1/7/2024 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 Monday 8/07/2024 at <https://www.smartpay.com.au/help-advice/smartpay-blog/>

August (July draw): Thursday, 1/8/2024 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 Thursday 8/07/2024 at <https://www.smartpay.com.au/help-advice/smartpay-blog/>

September (August draw): Monday, 2/9/2024 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 Monday 9/9/2024 at <https://www.smartpay.com.au/help-advice/smartpay-blog/>

October (September draw): Tuesday, 1/10/2024 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, 8/10/2024 at <https://www.smartpay.com.au/help-advice/smartpay-blog/>

November (October draw): Friday, 1/11/2024 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 Friday, 8/11/2024 at <https://www.smartpay.com.au/help-advice/smartpay-blog/>

December (November draw): Monday, 2/12/2024 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 Monday 9/12/2024 at <https://www.smartpay.com.au/help-advice/smartpay-blog/>

January 2025 (December draw): Friday, 3/1/2025 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 Monday 13/01/2025 at <https://www.smartpay.com.au/help-advice/smartpay-blog/>

For each draw, the Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn.

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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 \$2,000 transfer into nominated account

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) 01/8/2024 at 10.00am AEST (June draw)
- b) 2/9/2024 at 10.00am AEST(July draw)
- c) 1/10/2024 at 10.00am AEST (August draw)
- d) 01/11/2024 at 10.00am AEDT (September draw)
- e) 2/12/2024 at 10:00am AEDT (October draw)
- f) 3/1/2025 at 10:00am AEDT (November draw)
- g) 03/2/2025 at 10.00am AEDT (December draw)

The redraw for unclaimed prizes will be a separate draw and reserve winners cannot be drawn initially for unclaimed prizes only for ineligible entries.

14) If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.

15) Winners of the Unclaimed Prize Draw will be notified in the same manner as set out in clause 7 above, notified and published on the following dates:

- a) Notified by phone or in writing by 05/08/2024 at 5:00pm AEST and published 12/08/2024 at 10.00am AEST
- b) Notified by phone or in writing by 04/9/2024 at 5:00pm AEST and published 11/9/2024 at 10.00am AEST

- c) Notified by phone or in writing by 03/10/2024 at 5:00pm AEST and published 10/10/2024 at 10.00am AEDT
- d) Notified by phone or in writing by 04/11/2024 at 5:00pm AEST and published 11/11/2024 at 10.00am AEDT
- e) Notified by phone or in writing by 04/12/2024 at 5:00pm AEST and published 11/12/2024 at 10.00am AEDT
- f) Notified by phone or in writing by 7/1/2025 at 5:00pm AEST and published 14/1/2025 at 10.00am AEDT
- g) Notified by phone or in writing by 5/2/2025 at 5:00pm AEST and published 12/2/2025 at 10.00am AEDT

16) Total prize value is up to AUD\$14,000.00 (\$2,000 individual prizes across 7 x draws / 7 months from June 2024 - December 2024 inclusive)

17) 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.

18) The Promoter is Smartpay Pty Ltd, Level 9, 151 Castlereagh Street, Sydney NSW 2000. PH: 1800 433 876