

TERMS & CONDITIONS OF ENTRY

Schedule to Terms & Conditions of Entry

In these Terms, any terms defined in this Schedule or separately in the Terms will be read as having the same meaning throughout the Terms and this Schedule and singular includes the plural and vice versa. The following words will have the following meanings:

Words Used	Definition
Promotion Name	The name of the Promotion is “ <i>Multi-Vertical Promotion</i> ”
Eligible States/Territories	Each State and Territory of Australia
Promotion Period	Start: Sunday 06 January 2019 12:00 AM AEST End: Saturday 02 Mar 2019 11:55 AM AEST No entries will be accepted outside this Promotion Period.
The Website	The Promoter’s Website address is: www.comparethemarket.com.au
Call Centre Phone Number	The Call Centre is the Promoter’s Call Centre Phone Number is: 132 SWITCH or 132 794 824
Promoter	COMPARE THE MARKET PTY LTD ABN: 83 117 323 378 Level 2 80 Jephson St Toowong QLD 4066
Eligible Entrants	Entry to the Promotion is open to Australian residents in all Eligible States/Territories who fulfil the Method of Entry requirements and are 18 years of age or older (Enter or Entry).
Details of Prizes	Daily Prizes of \$1,000.00 to one Winner for each of 56 days. Total prize pool \$56,000
Total number of Prizes	56

Total Prize Value	Total Prize pool (inc GST): \$56,000.00
Method of Entry	<p>To Enter the Promotion, an Eligible Entrant must, during the Promotional Period:</p> <p>Purchase any Eligible Product through the Website or the Call Centre (Health and Energy only) as follows:</p> <p>Car Insurance (excluding Road Assistance) Health Insurance (Excluding Overseas Health Insurance), Home and/or Content Insurance policy An Energy plan through Compare the Market</p> <p>(Eligible Products)</p>
Date of Entry	The Date of Entry will be the date on which the Promoter receives an Entry from an Eligible Entrant who enters the Promotion during the Promotion Period by using the Method of Entry.
Purchase	An Eligible Entrant is considered to purchase an Eligible Product when it has paid the first year's premium or instalment of that premium and has not cancelled the Eligible Product during the Cooling Off period for that Eligible Product. .
Maximum Number of Entries	Eligible Entrants will receive one entry into the Promotion for every Eligible Product Purchased during the Promotion Period.
Prize Draw	<p>A random Prize Draw of all Winners of the Promotion will occur during the Promotion Period on the following days for all Entries received by close of business AEST on the previous days. The Prize Draw will occur by:</p> <p>4:00 PM AEST on Wednesday 09 January 2018 (3 Prizes);</p> <p>4:00 PM AEST on Wednesday 16 January 2019 (7 Prizes);</p> <p>4:00 PM AEST on Wednesday 23 January 2019 (7 Prizes);</p> <p>4:00 PM AEST on Wednesday 30 January 2019 (7 Prizes);</p> <p>4:00 PM AEST on Wednesday 06 February 2019 (7 Prizes);</p> <p>4:00 PM AEST on Wednesday 13 February 2019 (7 Prizes);</p> <p>4:00 PM AEST on Wednesday 20 February 2019 (7 Prizes);</p> <p>4:00 PM AEST on Wednesday 27 February 2019 (7 Prizes);</p> <p>4:00 PM AEST on Wednesday 06 March 2019 (4 Prizes); and</p>

	<p>4.00PM AEST on Wednesday 08 June 2019 any Unclaimed Prizes, (all Draw Dates).</p> <p>at the following location:</p> <p>Compare the Market Pty Ltd Level 2 80 Jephson Street Toowong, Brisbane. QLD 4066</p> <p>An Eligible Entrant drawn as a winner in a Prize Draw will be a (Winner) of the Promotion.</p>
Notification of Winners	<p>Winners will be notified by forwarding an email to the email address provided by the Eligible Entrant to the Promoter no later than the time of the Draw Date immediately following the Draw Date on which the Eligible Entrant became a Winner. In relation to the Winners that are chosen on 06 March 2019, they will be notified no later than 4.00pm on 13 March 2019.</p>
Public announcement of Winners	<p>The Winners of all Prizes will be published on the Website: www.comparethemarket.com.au on the date that is the following Draw Date on which the Eligible Entrant became a Winner. In relation to the Winners that are chosen on 06 March 2019, those Winners of Prizes will be published no later than 4.00pm on 13 March 2019.</p>
Claim of Prize	<p>The Winner must produce (within the requested time) appropriate photo identification or other documentation to the Promoter's satisfaction in order to confirm they are an Eligible Entrant and for identification purposes before being issued with the Prize by the Promoter</p>
Unclaimed Prize Draw	<p>The Winner must claim their Prize within 3 months of the Draw Date on which they became a Winner (Claim Date). If a Prize is not claimed by the Winner by the Claim Date, a further random Unclaimed Prize Draw will occur 4:00 PM AEST on 08 June 2019 (Unclaimed Draw Date) at the following location: Compare the Market Pty Ltd Level 2 80 Jephson Street Toowong, Brisbane. QLD 4066.</p> <p>The Eligible Entrants drawn in the Unclaimed Prize Draw will be called (Unclaimed Prize Winner) for the purposes of these Terms.</p>
Notification of Unclaimed Prize Winners	<p>The Unclaimed Prize Winners will be notified by sending an email to the email address provided by the Eligible Entrant no later than 15 June 2019.</p>
Public announcement of	<p>The Unclaimed Prize Winners of all Unclaimed Prizes will be published on the Website: www.comparethemarket.com.au on 15 June 2019.</p>

Unclaimed Prize Winners	
Permit reference	Authorised under NSW Permit No. LTPS/18/30197 SA Permit No. T18/2117 ACT Permit No. TP 18/02366

Terms & Conditions of Entry (Terms)

1. Information on how to enter and Prize details form part of these terms & conditions of Entry (**Terms**). These Terms must be read in conjunction with the Schedule. The Schedule defines the terminology used in these Terms. Where there is any inconsistency between these Terms and the Schedule, the Schedule prevails. If you are an Eligible Entrant and enter into the Promotion (**You and Yours**), You are deemed to have accepted these Terms. If You do not agree to these Terms and do not wish to be bound by the Terms, You must withdraw Your entry into the Promotion.
2. Entry is open only to legal residents of the Eligible States/Territories who satisfy the Method of Entry. Directors, officers, management, employees, suppliers (including Prize suppliers) and contractors (and the immediate families of directors, officers, management, employees, suppliers and contractors) of the Promoter and of its related bodies corporate, and of the agencies and companies associated with this Promotion, including the competition permit providers TPAL (Trade Promotions and Lotteries Pty Ltd) are ineligible to enter. If you are not an Eligible Entrant, You will be ineligible to enter the Promotion (**Ineligible Entrant**). (**Immediate family**) means any of the following: spouse, ex-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 first cousin.
3. The Promotion will be conducted during the Promotion Period.
4. The Prize/s are specified in the Details of Prizes section of the Schedule.
5. The total Prize pool is specified in the Total Prize value section of the Schedule.
6. Any Prize is valued in Australian dollars unless expressly stated to the contrary.
7. Any Cash Prize will be distributed as a cheque made out to the Prize winner, or via EFT if so requested by the Prize Winner.

8. You are advised that tax implications may arise as a result of becoming a Winner and You should seek independent financial advice prior to acceptance of Your Prize(s). The Promoter accepts no responsibility for any tax implications that may arise from accepting a Prize. You are responsible for any and all expenses that You incur in entering the Promotion and You will not be reimbursed regardless of whether or not You win a Prize in the Promotion.
9. You must follow the Method of Entry during the Promotion Period to enter the Promotion. Failure to do so may result in an invalid Entry even if You are an Eligible Entrant. The Promoter will not advise You if Your Entry is deemed an Ineligible Entry.
10. The Date of Entry will be deemed to be the time that Your entry is received by the Promoter and not the time that You enter into the Promotion as specified in the Schedule.
11. You may submit up to the Maximum Number of Entries (if applicable).
12. The Promoter accepts no responsibility for any late, lost, delayed, incomplete, incorrectly submitted, corrupted, illegible or misdirected Entries, claims or correspondence whether due to omission, error, alteration, tampering, deletion, theft, destruction, disruption to any communication network or medium, or otherwise including those entries not received by the Promoter for any reason. The Promoter is not liable for any consequences of user error including (without limitation) costs incurred by You for such ineligible entries (**Ineligible Entry**). No correspondence will be entered into and the Promoter's decision and whether an Entry is an Ineligible Entry is final .
13. The Prize(s) will be awarded to an Eligible Entrant(s) drawn randomly in accordance with the Prize Draw Details. The Promoter may draw additional reserve entries (and record them in order). In the event of an Ineligible Entry or an Ineligible Entrant, or if the entrant is ineligible to accept the Prize, the Prize will be awarded in accordance with these Terms.
14. The Winner does not need to be present at the draw unless expressly stated to the contrary.
15. The Winner(s) will be notified in accordance with the Notification of Winners and Notification of Unclaimed Prize Winners (if applicable). The notification will include details about how the Winner may make the Claim of Prize in accordance with these Terms.
16. The Promoter takes no responsibility where it is unable to contact Prize Winners who have not provided correct or complete contact details or email addresses. If Your contact details change during the Promotional Period, it is Your responsibility to notify the Promoter. A request to modify any entry information should be directed to Promoter.
17. It is a condition of accepting any Prize that the Winner must comply with all the conditions of use of the Prize and the Prize supplier's requirements together with these Terms. Each Prize must be taken as stated and no compensation will be payable if a Winner is unable to use the Prize.

18. The Winner(s) name and State/territory of residence will be published in accordance with the Public announcement of Winners as specified in the Schedule.
19. If the Prize(s) has not been claimed by the Unclaimed Draw Date and subject to any written directions from a State or Territory lottery agency, the Promoter may conduct an Unclaimed Prize Draw in accordance with the procedure set out in the Schedule. In the event the Unclaimed Prize Draw takes place, the Promoter will attempt to contact the Winner(s) of the Unclaimed Prize Draw in accordance with the Notification of Unclaimed Prize Draw specified in the Schedule, and if applicable, the name and State/Territory of residency of any Winner(s) of the Unclaimed Prize Draw will be published in accordance with the Schedule. If a Prize is no longer available, the Promoter may substitute with a Prize of higher or equal value subject to any written directions from a regulatory authority. The Promoter is not allowed to deduct any administrative costs associated with provision of the Prize.
20. To the greatest extent permitted by law, the Promoter excludes all warranties, representations or guarantees (**Warranties**) regarding the Promotion and any Prizes, including any Warranties which may have been made in the course of advertising or promoting the Promotion. The conduct of the Promotion or the supply of Prizes may involve third parties, and the Promoter makes no Warranties and disclaims all liability in connection with any such third parties, their acts or omissions. By entering into the Promotion, You release and indemnify the Promoter and its related bodies corporate (including the officers, employees and agents of each) from and against all actions, penalties, liabilities, claims or demands including legal costs of and incidental to such actions, penalties, liabilities, claims or demands (on a solicitor and own client basis) You 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 Your entering or participating in the Promotion 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.
21. If despite the foregoing clause, the Promoter incurs a liability to You under any law which implies a warranty into these Terms which cannot legally be excluded, the Promoter's liability in respect of the Promotion is limited, in the Promoter's discretion, to either resupplying such goods or services as form part of the Promotion, or paying the cost of resupplying those goods or services or to the value of the Prize, whichever is less.
22. Without limiting any of the foregoing, in no circumstances will You or the Promoter have any liability to the other for any loss or damage suffered which is indirect or consequential in nature, including without limitation any loss of profit, loss of reputation, loss of goodwill, or loss of business opportunity.
23. The Promoter and its associated agencies and related bodies corporate will not be liable for any loss or damage in transit to or delay in transit of Prizes.

24. The Promoter may in its absolute discretion not accept a particular entry, may disqualify an entry, or cancel the entire Promotion at any time without giving reasons and without liability to any Eligible Entrants, subject to any written directions from a regulatory authority. Without limiting this provision, the Promoter reserves the right to verify the validity of entries, Claim of Prizes and Eligible Entrants and to disqualify any entrant who submits an entry or Prize Claim that is misleading, is not in accordance with these Terms, who manipulates or tampers with the Entry process, is fraudulent or attempting to distort the system of Entry, Prize Draws or Winners or create an unfair advantage in any way. In the event that a Winner breaches these Terms, the Winner will forfeit the Prize in whole and no substitute will be offered. Verification under this clause is at the absolute discretion of the Promoter, whose decision is final. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
25. Prizes, or any unused portion of a Prize, are not transferable or exchangeable and cannot be taken as cash currency, subject to any written directions from a regulatory authority. Where a Prize is unavailable for any reason, the Promoter may substitute the Prize for another item of equal or higher value subject to any written directions from a regulatory authority. The Promoter accepts no responsibility for any variation in Prize value (including between advertising of the Promotion and receipt of the Prize by a Winner).
26. In the case of the intervention of any outside government agency, act or omission, agent or event which prevents or significantly hinders the Promoter's ability (or that of a third party involved with the Promotion) to proceed with the Promotion on the dates and in the manner described in these Terms, including but not limited to vandalism, natural disasters, acts of God, civil unrest, strike, war, act of terrorism, the Promoter's obligations in respect of the Promotion will be suspended for the duration of the event and, in addition, the Promoter may in its absolute discretion cancel the promotion and recommence it from the start on the same conditions, subject to approval of the relevant authorities.
27. All entries become the property of the Promoter. As a condition of entering into this Promotion, You agree to assign all Your rights in and to Your entry and any related content to the Promoter, including any copyright or other intellectual property rights in the entry and related content. Without limiting this, the Promoter may use entry content for any and all purposes including commercial purposes. You warrant that Your Entry content is original, lawful and not misleading and that the Promoter's use of such content will not infringe the rights of any third parties. The Promoter has no obligation to credit You as the author of any content submitted or provide proper attribution and may otherwise do any acts or omissions which would otherwise constitute an infringement of any moral rights You may have as an author of content.
28. The Promoter will comply with the Privacy Act and Principles and respects Your right to privacy. On entering the Promotion, You consent to the Promoter using Your personal information provided in connection with this Promotion for the purposes of facilitating the conduct of the Promotion and awarding any Prizes, including to third parties involved in the Promotion and any

relevant authorities. In addition to any use that may be outlined in the Promoter's Privacy Policy which may be viewed on the Website, the Promoter including third parties may, for an indefinite period, unless otherwise advised, use Your personal information for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning You.

29. The collection and disclosure of personal information provided in connection with this promotion will be handled in accordance with the Promoter's Privacy statement which adheres to the Privacy Act 1988 (Cth) and Australian Privacy Principles (**Privacy Act and Principles**).
30. The Promotion and these Terms will be governed by the law of the State of Queensland, Australia. You accept the non-exclusive jurisdiction of courts and tribunals of that State in connection with disputes concerning the Promotion or these Terms.
31. Facebook, YouTube, Instagram, or Snapchat may be used to advertise or promote the Promotion. By entering the Promotion, You agree that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, YouTube, Instagram, or Snapchat; and You hereby release Facebook, YouTube, Instagram, or Snapchat from all liability in relation to this Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Promoter and not Facebook, YouTube, Instagram, or Snapchat.
32. Use of the Website must be in accordance with the Website Terms of Use which are also legally binding on You. These Website Terms of Use are available for you to view on the Website.