

TERMS & CONDITIONS

'REFER A FRIEND AND GO INTO A QUARTERLY DRAW TO WIN \$5000' 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 AEDST on 24/09/2021 and final entries close at 16:00pm AEST on 31/12/2021.
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-and-go-into-a-draw-to-win-5000/> or <https://info.smartpay.com.au/ambassador> or <https://www.smartpay.com.au/refer-a-friend/> any affiliated website, 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.
6. Only one (1) entry is permitted per referral. Both referrer and referee will enter the prize draw.
7. There is only one winner per draw (either the referrer or referee, not both.)
8. There will be two (2) draws conducted from all entries received during the Promotional Period.
 - (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 2, 117 York Street, Sydney NSW 2000 on 5/10/2021 at 11:00am 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 at <https://www.smartpay.com.au/refer-a-friend-and-go-into-a-draw-to-win-5000/>
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) will take place at Smartpay Pty Ltd, Level 2, 117 York Street, Sydney NSW 2000 on 7/01/2022 at 11:00am 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 at <https://www.smartpay.com.au/refer-a-friend-and-go-into-a-draw-to-win-5000/>
The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn.

9. The Promoter's decision is final and no correspondence will be entered into.

10. The first valid entry drawn will win the following prize ("**Prize**"):

1 x AUD \$5000 Digital Visa Credit Card;

Prize is subject to the standard terms and conditions of individual prize and service providers.

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. Total prize value is up to AUD\$10,000.

14. 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 entrant's PI to any entity.

15. The Promoter is Smartpay Pty Ltd, Level 2, 117 York Street, Sydney NSW 2000. PH: 1800 433 876

16. ACT Permit approval: TP 21/01548 Refer a friend \$5000 Quarterly Draw / Smartpay Australia Pty Ltd

16. SA Major Trade Promotion Lottery Licence No: T21/1397