

2017 MPF SPEAKERS COMPETITION TERMS AND CONDITIONS

1. Information on how to enter the 2017 MPF Speakers Competition (the Promotion) and prize details form part of these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other published material, these Terms and Conditions will prevail.
2. The Promoter is Macquarie Premium Funding Pty Limited ABN 82 127 517 677, 1 Shelley St Sydney NSW 2000 (The Promoter or We). Telephone 02 8232 3333.

The Promotion opens at 10am AEST 28 February 2017 and the Promotion closes at 5pm AEST Monday 15 May 2017 (Promotional Period).

3. Entry is open to Australian and New Zealand residents who are over the age of 14 and are users of the Promoter's Edge platform for obtaining insurance quotes as set out in Clause 7 below (Eligible Entrant).
4. Directors, employees and associated companies of the Promoter are ineligible to enter.
5. Eligible Entrants who participate in the Promotion are deemed to accept these Terms and Conditions, including the Privacy Statement which describes the handling of their personal information, including direct marketing. Eligible Entrants can change their marketing preferences by telephoning us on 1800 806 310 or visiting www.macquarie.com.au/optout-bfs.
6. Eligible Entrants may enter as many times as they wish with a new quote for each new entry.
7. Eligible Entrants are eligible for entry into the Promotion if, during the Promotional Period:
 - they refer a client to the Promoter via the Eligible Entrant's software interface with the Promoter or by creating a quote in Edge at <https://www.macquariepacific.com/edgev2/#/login>;
 - as a result of that quote, that new client is approved for a loan from the Promoter; and
 - that client has not been approved for a loan from the Promoter for the past 12 months.

8. The Promoter reserves the right, at any time, to verify the validity of entries and Eligible Entrants (including an Eligible Entrant's identity, age, email address and place of residence) and to disqualify any Eligible Entrant who tampers with the entry process or provides incorrect or invalid details, and to reject any entry that is not in accordance with these Terms and Conditions. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

There will be thirty (30) winners and thirty (30) prizes for the competition. The prize for each winner is an Ultimate Ears ROLL 2 Wireless Speaker, each valued at \$99.00. Prizes, or any unused portion of a prize, are not exchangeable, transferable or redeemable for cash unless stipulated otherwise.

9. Prizes are subject to the standard terms and conditions of individual prize and service providers.

10. If any prize (or part of any prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute that prize (or that part of the prize) with a prize to the equal value and/or specification, subject to any written directions from a regulatory authority.
11. The prize draw will take place fortnightly at 10am AEST starting every fortnight from 17 March 2017 to Tuesday 16 May 2017 at 1 Shelley Street, Sydney and will be conducted by the Promoter. Six (6) winners will be drawn at random each fortnight from the list of participants who meet the eligibility requirements as set out above in clause 7. The winners will be announced every fortnight from 17 March 2017 to Tuesday 16 May 2017 on the Promoter's LinkedIn account, followed by a congratulatory email to the winner. The Promoter's decision is final and no correspondence will be entered into. The prize will be delivered within 28 days of the prize draw.
12. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize or an element of a prize at the time stipulated by the Promoter, then the prize or that element of the prize will be forfeited.
13. The Promoter reserves the right to redraw in the event of a prize-winner being unable to satisfy these Terms and Conditions, or forfeiting through ineligibility or otherwise. If a prize remains unclaimed or is forfeited through ineligibility or otherwise, the Promoter will conduct an unclaimed prize draw in order to award a prize on 10AM AEST on 31 May 2017 at 1 Shelley Street, Sydney, New South Wales, Australia, subject to directions from a regulatory authority. In the case of a winner, they will be notified by congratulatory email or by phone or letter or on the Promoter's LinkedIn account. The Promoter's decision is final and no correspondence will be entered into. The prize will be delivered within 28 days of the prize draw.
14. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law (a) to disqualify any Eligible Entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion, as appropriate.
15. Except for any liability that cannot be excluded by law, the Promoter (including their respective officers, employees and agents) exclude all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Promotion, including, but not limited to, where arising out of the following: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or Eligible Entrant ; or (f) use of the prize.
16. Eligible Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this Promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
17. The Promoter collects personal information in order to conduct the Promotion and may, for this purpose, disclose such information to third parties, including but not

limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this information. All entries become the property of the Promoter.

18. This Promotion is authorised under NSW permit number LTPS/17/11741.

Privacy Statement

We may collect, hold, use and disclose personal information about you to process your entry.

We collect and record personal information through our interactions with you, including by telephone, email or online. Without this information, we may not be able to process your entry.

We may exchange your personal information with other companies in the Macquarie Group as well as our service providers which are described further in our Privacy Policy. We may also disclose personal information to regulatory authorities (e.g. tax authorities in Australia and overseas) in connection with their lawful information requests or to meet our legal obligations in any relevant jurisdiction. The third parties with whom we exchange personal information may operate outside of Australia (this includes locations in the Philippines, India, and the countries specified in our Privacy Policy. Where this occurs, we take steps to ensure your personal information is protected against misuse or loss.

We and other companies in the Macquarie Group may use your personal information to contact you on an ongoing basis by telephone, electronic messages (like email), online and other means to offer you products or services that may be of interest to you, including offers of banking, financial, advisory, investment, insurance and funds management services, unless you change your marketing preferences by telephoning us as set out below or visiting www.macquarie.com.au/optout-bfs. Under the Privacy Act, you may request access to your personal information that we hold. You can contact us to make such a request or for any other reason relating to the privacy of your personal information by telephoning us on 1800 806 310 or emailing privacy@macquarie.com. Please mark communications to the attention of our Privacy Officer.

You may also request a copy of our Privacy Policy which contains further details about our handling of personal information, including how you may access or update your personal information and how we deal with your concerns. The Privacy Policy can also be found via www.macquarie.com.au.