

TERMS AND CONDITIONS

THEMATIC PRODUCT CAMPAIGN 2020 – APPLY AND WIN CAMPAIGN 2020

1.0 Introduction

- 1.1 The Campaign detailing an opportunity to win \$1,000 every month ("Campaign") is organised by Hejaz Capital ABN: 44 161 857 478 trading as Hejaz Financial Services (Hejaz) from 1 March 2020 to 31 May 2020, both dates inclusive ("Campaign Period"), unless withdrawn earlier.
- 1.2 Any relevant information relating to this Campaign including but not limited to changes to the Campaign Period, the Terms and Conditions, cancellation of any participation or the announcement of the person who has won a prize under the Campaign i.e Winner's name and Prizes redemption will be posted on www.hejazfs.com.au ("Hejaz Website").
- 1.3 NSW Trade Promotion Permit No. LTPS/20/42119.

2.0 Eligibility

- 2.1 The Campaign is open to all Australian citizens aged 18 and above (on the date of participation in the Campaign) ("Eligible Customers").
- 2.2 Individuals listed below are not eligible to participate in this contest:
 - Employees of Hejaz (permanent and/or contract) (including its associates, subsidiaries or related thereto) and their immediate family members (children, parents, siblings, including spouses); and/or
 - Representative, employees and/or agents of the advertising agencies or promotional agencies of Hejaz (including its associated and related companies) and their immediate family members (children, parents, siblings, spouses).
- 2.3 Any entries received after the Campaign Period shall not be accepted and shall be treated as null and void and not eligible for consideration as the Winner.

3.0 Campaign Mechanics

Eligible to new Customers only. The Customer must be successful in applying for one of the products offered by Hejaz in the table (vi) below.

- i. The participation in this Campaign is based on the acceptance, approval and disbursement of the financing sum for Hejaz Islamic Superannuation and Hejaz Finance offered by Hejaz during the Campaign Period (Eligible Customers).
- ii. Eligible Customer will receive 1 entry for each successful product application.
- iii. All Eligible Customers of the products mentioned in the table (vi) below stand a chance to win voucher / gift card subject to their account / subscription / policy remaining active / in force / valid during the Campaign Period and/or at the time of the Campaign Draw and subject to the Eligible Customers' compliance with this Terms and Conditions.
- iv. 3 Eligible Customers from the Campaign Draw will win a gift card.
- v. The products offered by Hejaz for this Campaign are as below:

Products	Eligibility / Criteria	Entry
Superannuation	Minimum balance of A\$10,000	1

Home Finance	Minimum loan amount A\$100,000	1
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4.0 Prizes

4.1 Prizes offered under this Campaign are as below:

Prizes	Winners	Products	Eligibility To Win
EFTPOS Gift Card of A\$1,000	3	Superannuation Home Finance	Eligible participants are based upon application, approval, acceptance, disbursement / settlement of financing sum / activation of Products offered to new customers only.

4.1.1 EFTPOS Gift Card

- This EFTPOS gift card cannot be exchanged for cash, credit, or cheque, in full or in part, and it is not a debit, credit or a loyalty card.
- This EFTPOS gift card is valid and can be used, in full or partial payment, for any products purchased from any EFTPOS merchants.
- No exchange of cash or returns can be conducted on any unused balance. Any unused balance can be stored for future purchases at any EFTPOS merchants.
- Any matters related to this EFTPOS gift card are between the Winner and iGoDirect Group Pty Ltd and subject to the Terms and Conditions applied on the gift card.

5.0 Prizes Redemption

- 5.1 1 Winner will be selected via a random draw within 48 hours after the end of each month within the Campaign period at Hejaz offices. Only participants within the relevant month will be eligible for the respective draw.
- 5.2 All the Winners will be notified through telephone call or any other method determined by Hejaz based on the contact information supplied by the Winner.
- 5.3 In the event that the Winners cannot be contacted after at least THREE (3) ATTEMPTS during working hours on Monday – Friday or after more than one (1) month from the end of the Campaign Period, Hejaz will conduct another draw and award the Prize to that Winner.
- 5.4 Winner must claim their Prizes within THREE (3) MONTHS after being notified by Hejaz (via call or any other communication channels determined by Hejaz). In the event the Winners fail to claim their Prize or nominate a representative within the stipulated time, the Winners are deemed to have relinquished their rights over the Prizes and Hejaz reserves the right to forfeit the Prize and award the Prize to the next Winner without any further prior notice. Winner must present a valid identification document, such as a current driver's licence or passport, to redeem/claim/receive their Prizes.
- 5.5 A Winner may assign a personal representative to claim their Prize(s) on their behalf. If the Prize(s) is collected in this manner, the Winner must ensure that their representative provide an original authorization letter signed by the Winner together

- with a certified copy of the Winner's valid Australian driving that has the same residential address of the Winner as on the authorisation letter licence .
- 5.6 Hejaz makes no representation or warranty and will not entertain any complaints regarding the quality or quantity of the Prizes and will not be responsible for the Prizes after the Prizes have been awarded to the Winner.
 - 5.7 The pictures of the Prizes shown in any advertisement, promotion and other materials in connection to this Campaign are for illustration purpose only and cannot in anyway portrays and/or depicts the exact Prizes.
 - 5.8 Hejaz reserves the right to refuse any prizes to any Winners that has violated the Terms and Conditions of the Campaign.

6.0 General Terms & Conditions

- 6.1 By participating in this Campaign, all Participants deemed to have agreed to be bound by the Terms and Conditions herein.
- 6.2 Participants agree and consent to their personal details including without limitation to personal data or information being collected, processed and used by Hejaz for the purposes of this Campaign and other promotional purposes related to products, services or communication of Hejaz.
- 6.3 All Hejaz's decisions relating to the Campaign is final and binding on all Participants.
- 6.4 In no events will Hejaz be responsible and/or liable for any loss or damages (including without limitation to loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, negligence or otherwise, in connection with the Campaign and/or Prizes.
- 6.5 Hejaz shall not be responsible and/or liable nor shall it accept any form of liability in whatsoever nature and howsoever arising or suffered by Participants resulting, directly or indirectly, from participation in the Campaign or otherwise. Furthermore, Hejaz shall not be liable for any default of its obligation under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Hejaz.
- 6.6 Hejaz reserves the right to publish or display the name, picture, identification number or any other information of the Participants for current and future advertising and promotional purposes in any manner that Hejaz deems appropriate and the Participants are deemed to have consented to such publication or display by participating in this Campaign.
- 6.7 Hejaz reserves the right at its absolute discretion to amend, vary, delete or add to any of these Terms and Conditions, in whole or in part, including but not limited to the Campaign Period, commencement and end date of the Campaign, at any time by giving early notification at least twenty one (21) calendar days prior to such amendment, variation, deletion or addition by posting at Hejaz Website.
- 6.8 Hejaz at its discretion may withdraw, cancel or suspend the Campaign earlier than the Campaign Period or extend the Campaign beyond the Campaign Period by giving at least a minimum of twenty one (21) calendar days prior notice. Hejaz will not be responsible for or accept any liability incurred by the Participants, directly or indirectly, caused by the changes.
- 6.9 Participants must access Hejaz Website on a regular basis to ensure that the Participants are up-to-date with any change or variation made to the Terms and Conditions.

- 6.10 Any amendment, variation, deletion or addition to the Terms and Conditions herein shall be binding on the Participants and be deemed to be brought to the Participant's attention and knowledge by its display at Hejaz website .
- 6.11 In the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, then these Terms and Conditions shall prevail. Any matter with regards to the Campaign which is not covered in these Terms and Conditions will be determined at Hejaz's sole discretion.
- 6.12 These Terms and Conditions shall be subject to and construed in accordance by the Australian Consumer and Privacy laws.

7.0 Contact

Hejaz Capital Pty Ltd (ABN: 44 161 857 478)

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Phone Number: 1300 043 529

Email: info@hejazfs.com.au

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