

TERMS & CONDITIONS

'SMARTPAY AMBASSADOR 2025 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. The merchant must be over the age of 18 years old to enter.
- 3) Promotion commences at 12:01am AEDT on 01/01/2025 and final entries close at 11:59pm AEDT on 31/12/2025.
- 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/> or, 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.
- 5) Only one (1) entry is permitted per referral. Only the referrers will enter the prize draw.
- 6) There is ONE winner per draw.
- 7) There will be twelve (12) draws conducted from all entries received during the Promotional Period. The monthly draw list closes on the following dates:
 - Friday 31/1/2025 at 11:59pm,
 - Friday 28/2/2025 at 11:59pm,

- Monday 31/3/2025 at 11:59pm,
- Wednesday 30/4/2025 at 11:59pm,
- Saturday 31/5/2025 at 11:59pm,
- Monday 30/6/2025 at 11:59pm,
- Thursday 31/7/2025 at 11:59pm,
- Sunday 31/8/2025 at 11:59pm,
- Tuesday 30/9/2025 at 11:59pm,
- Friday 31/10/2025 at 11:59pm,
- Sunday 30/11/2025 at 11:59pm,
- Wednesday 31/12/2025 at 11:59pm.

The draw resets on the first day of every month.

All 12 individual 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 on the following dates and times for the calendar year:

- (a) January draw - Monday 3/2/2025, 10:00am AEST
- (b) February draw - Monday 3/3/2025, 10:00am AEST
- (c) March draw - Tuesday 1/4/2025, 10:00am AEST
- (d) April draw - Thursday 1/5/2025, 10:00am AEST
- (e) May draw- Monday 2/6/2025 , 10:00am AEST
- (f) June draw- Tuesday 1/7/2025, 10:00am AEST
- (g) July draw- Friday 1/8/2025, 10:00am AEST
- (h) August draw- Monday 1/9/2025, 10:00am AEST
- (i) September draw - Wednesday 1/10/2025, 10:00am AEST
- (j) October draw - 3/11/2025, 10:00am AEST
- (k) November draw- Monday 1/12/2025, 10:00am AEST
- (l) December draw - Friday 2/1/2026, 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 at <https://www.smartpay.com.au/blog/> on the following dates and times for the calendar year:

- (a) January draw - Monday 5/2/2025, 10:00am AEST
- (b) February draw - Monday 3/3/2025, 10:00am AEST
- (c) March draw - Tuesday 1/4/2025, 10:00am AEST
- (d) April draw - Thursday 1/5/2025, 10:00am AEST
- (e) May draw - Monday 2/6/2025 , 10:00am AEST
- (f) June draw - Tuesday 1/7/2025, 10:00am AEST
- (g) July draw - Friday 1/8/2025, 10:00am AEST
- (h) August draw - Monday 1/9/2025, 10:00am AEST
- (i) September draw - Wednesday 1/10/2025, 10:00am AEST
- (j) October draw - Friday 3/11/2025, 10:00am AEST

(k) November draw - Monday 1/12/2025, 10:00am AEST

(l) December draw - Friday 2/1/2026, 10:00am AEST

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

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 their Smartpay account on file

10) The Prize is subject to the standard terms and conditions of individual prizes and service providers.

11) The 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) January draw - Monday 3/3/2025, 10:00am AEST

(b) February draw - Tuesday 1/4/2025, 10:00am AEST

(c) March draw - Thursday 1/5/2025, 10:00am AEST

(d) April draw - Monday 2/6/2025, 10:00am AEST

(e) May draw - Tuesday 1/7/2025, 10:00am AEST

(f) June draw - Friday 1/8/2025, 10:00am AEST

(g) July draw - Monday 1/9/2025, 10:00am AEST

(h) August draw - Wednesday 1/10/2025, 10:00am AEST

(i) September draw - Friday 3/11/2025, 10:00am AEST

(j) October draw - Monday 1/12/2025, 10:00am AEST

(k) November draw - Friday 2/1/2026, 10:00am AEST

(l) December draw - Monday 2/2/2026, 10:00am AEST

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 and will be notified by phone or in writing and published on the following dates.

- a) January draw - Notified by Wednesday 5/3/2025, at 5:00pm AEST and published 12/3/2025 at 10:00am
- b) February draw - Notified by Thursday 3/4/2025, at 5:00pm AEST and published 10/4/2025 at 10:00am
- c) March draw - Notified by Monday 5/05/2025 at 5:00pm AEST and published 12/05/2025 at 10.00am
- d) April draw - Notified by Monday 2/6/2025 at 5:00pm AEST and published 10/6/2025 at 10.00am
- e) May draw - Notified by Thursday 3/7/2025, at 5:00pm AEST and published 10/7/2025 at 10.00am
- f) June draw - Notified by Monday 3/8/2025, at 5:00pm AEST and published 10/8/2025 at 10.00am
- g) July draw - Notified by Wednesday 3/9/2025, at 5:00pm AEST and published 10/9/2025 at 10.00am
- h) August draw - Notified by Friday 3/10/2025, at 5:00pm AEST and published 10/10/2025 at 10.00am
- i) September draw - Notified by Monday 6/11/2025, at 5:00pm AEST and published 13/11/2025 at 10.00am
- j) October draw - Notified by Wednesday 3/12/2025, at 5:00pm AEST and published 10/12/2025 at 10.00am
- k) November draw - Notified by Friday 5/1/2026, at 5:00pm AEST and published 12/1/2026 at 10.00am
- l) December draw - Notified by Wednesday 4/2/2026, at 5:00pm AEST and published 11/2/2026 at 10.00am

16) Total prize value is up to AUD\$24,000.00 (\$2,000 individual prizes across 12 x draws)

17) The Promoter collects personal information ("PI") in order to conduct the promotion and will use 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 Australia Limited (ABN: 79 120 473 823), Level 9, 151 Castlereagh Street, Sydney NSW 2000. PH: 1800 433 876