

Finance One – Receive a \$150 GiftPay eGift Card For Your Settled Consumer Loan Application Promotion (the “promotion”)

Terms & Conditions:

1. This promotion is a promotion by Fin One Pty Ltd (trading as Finance One) (the “promoter”).
2. The promotion is open only to individual consumer customers of Finance One who have been specifically invited to participate in this promotion and to the original intended recipients of the promotion only (“customer/s” and “you”).
3. The promotion commences 28 October 2021.
4. The promotion closing date will be 30 November 2021 (the “closing date”) and new consumer loan applications must be received and settled before close of business on the closing date (the “promotion period”).
5. The promotion only applies in respect to new consumer loan applications received and settled for the original intended recipients of the promotion during the promotion period.
6. The promoter reserves the right to cancel or amend the promotion and these terms and conditions without notice at any time. Any changes to the promotion will be notified by amending these terms and conditions.
7. The payment is as follows: one (1) x GiftPay Electronic Gift Card <https://www.giftpay.com.au/> to the sum of \$150.00 (incl GST) per settled consumer loan application (the “payment”).
8. The payment is as stated in the immediately preceding item, and no cash or other alternatives will be offered. The payment is not transferable. The payment is subject to availability and the promoter reserves the right to substitute any payment with another payment of equivalent value without giving notice.
9. The promoter will make the payment to the nominated email address of the payment recipient as advised by the payment recipient.
10. It is the responsibility of the payment recipient to ensure the email address provided to the promoter is correct prior to the dispatch of any payment.
11. All payments are subject to GiftPay’s terms and conditions of use.

12. Results of the promotion will not be published.
13. No payment made to any payment recipient will be subject to or affected by the promoter's Claw Back provisions.
14. Any advice in the promotion or any marketing material relating to the promotion does not consider each payment recipient's objectives, financial situation, taxation situation or needs and each payment recipient should independently consider whether it is appropriate for them.
15. The approval of all consumer loan applications is subject to the promoter's normal lending criteria and may only be settled provided all normal outstanding requirements have been satisfied.
16. The promoter reserves the right to extend, suspend, cancel or modify the promotion at any time at its sole discretion and without notice.
17. This promotion is only available during the promotional period and is not applicable in conjunction with any other promotional offer unless expressly indicated by the promoter.
18. The promoter's decision in respect of all matters to do with the promotion will be final and no correspondence will be entered into.
19. The promotion and these terms and conditions will be governed by Queensland law and any disputes will be subject to the exclusive jurisdiction of the courts of Queensland.
20. This promotion is in no way sponsored, endorsed, or administered by, or associated with, Facebook, Instagram or any other social network. You accept and acknowledge you are providing your personal information to the promoter. The information provided will be used in accordance with the promoter's Privacy Policy which can be found at <https://financeone.com.au/legal/privacy-statement>.
21. Each payment recipient should seek independent legal, financial, taxation and professional advice with respect to their individual situation, circumstances and needs and should consider whether the promotion is appropriate for them.

