A. 49 Dalrymple Road, Garbutt Q 4814
P. PO Box 3041, Hermit Park Q 4812
T. 1800 346 663
www.financeone.com.au

Finance One and Finance One Commercial

$2,500 in eGift Card Giveaway

Terms & Conditions:

1. This promotion is a joint promotion by Fin One Pty Ltd ACN 139 719 903 (trading as Finance One) and Finance One Commercial ACN 634 900 548 (trading as Finance One Commercial) referred to as '**Finance One**' and the '**Promoter**'.
2. This promotion is called "$2,500 eGift Card Giveaway" ('**Promotion**').
3. By participating in the Promotion, entrants accept and agree to abide by these terms and conditions ('**Terms and Conditions**').
4. The Promotion is conducted in South Australia, Victoria, the Australian Capital Territory, New South Wales, Queensland, Western Australia, the Northern Territory and Tasmania.
5. This Promotion commences at 8:00am on 5 September 2025 and closes at 5pm on 15 December 2025 ('**closing date**'). Applications must be received and loans settled before 5pm (AEST) on the closing date ('**Promotion Period**').
6. The prizes are as follows: one (1) x GiftPay Electronic Gift Card to the sum of $2000.00 (incl GST) ('**First Prize**'); one (1) x GiftPay Electronic Gift Card to the sum of $300.00 (incl GST) ('**Second Prize**'); and one (1) x GiftPay Electronic Gift Card to the sum of $200.00 (incl GST) ('**Third Prize**') referred to as the '**Prizes**'. GiftPay is not associated with the Promoter and its terms and conditions of use apply and are here https://www.giftpay.com.au/
7. The Prizes are as stated in the immediately preceding item, and no cash or other alternatives will be offered. The Prizes are not transferable or exchangeable. The Prizes are subject to availability and the Promoter reserves the right to substitute any Prize with another Prize of equivalent value without giving notice.
8. To participate and be eligible to win a Prize, a participant must be over 18 years of age, not an employee or immediate family member of an employee of the Promoter, and have submitted a loan application ('**Application**') directly to the Promoter (not through a broker) during the Promotion Period and have had the Application approved and loan settled by the Promoter ('**Eligible Participant**').
9. The Promoter does not make any promise, representation, or guarantee, whether express or implied, that the Application will be approved.
10. One (1) entry per Eligible Participant will be automatically entered to win the Prizes. All entries into the Promotion have an equal chance of winning the Prizes. In the case of an Application which is made by joint borrowers, each borrower must be an Eligible Participants and only the first named Eligible Participant on the Application will be entered into the draw.
11. The prizes will be drawn by random selection under the supervision of an independent scrutineer from a barrel at 49 Dalrymple Road, Garbutt QLD 4814 on 17 December 2025 ('**Draw'**). The first valid entry drawn at 11:00am AEST will win the First Prize, the second valid entry drawn at 11:10am AEST

A. 49 Dalrymple Road, Garbutt Q 4814
P. PO Box 3041, Hermit Park Q 4812
T. 1800 346 663
www.financeone.com.au

will win the Second Prize, and the third valid entry drawn at 11:20am AEST will win the Third Prize (each a '**Prize Winner'**).

12. The Promoter will contact the Prize Winners by phone and email within two (2) business days of the Draw at the contact details held on record for the Prize Winners with details of how the prize is to be redeemed. Prize Winners' details (name, suburb, state) will be published on the Promoter's website two (2) business days after the Draw. If a Prize Winner cannot be contacted within two (2) business days of the Draw, then the Prize is forfeited and will be redrawn.
13. If required, an unclaimed prize draw will take place at 11am (AEST) on 27 January 2026 at the same place as the original Draw, subject to any directions from any regulatory authority ('**Unclaimed Prize Draw**'). The Promoter will contact the Unclaimed Prize Draw winner/s by phone and email within two (2) business days of the Unclaimed Prize Draw at the contact details held on record for the Unclaimed Prize Draw winner/s with details of how the prize is to be redeemed. If an Unclaimed Prize Draw winner cannot be contacted within two (2) business days of the Unclaimed Prize Draw, then the Prize is forfeited.
14. The Promoter may request the Prize Winner to provide proof of identity. Identification considered suitable for verification is at the sole discretion of the Promoter.
15. In consideration for awarding the Prize to the Prize Winner, the Prize Winner agrees to participate in any promotional activity regarding winning the Prize and consents to their name and suburb being used in promotional material without payment.
16. The Promoter reserves the right to extend, suspend, cancel or modify the Promotion at any time at its sole discretion and without notice. Any changes to the Promotion will be notified by amending these Terms and Conditions.
17. The approval of all Applications is subject to the Promoter's normal lending criteria, terms and conditions, and loans will only be settled when all the Promoter's normal lending conditions and requirements are satisfied.
18. This Promotion does not constitute an actual quotation or pre-qualifications for a loan with the Promoter, nor does it constitute any agreement by the Promoter to provide credit. All and any Applications will be assessed in accordance with the Promoter's normal lending criteria.
19. 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.
20. The Promoter's decision in respect of all matters to do with the Promotion will be final and no correspondence will be entered into.
21. 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.
22. 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 Privacy Act 1988 (Cth) and the Promoter's Privacy Policies which can be found at https://financeone.com.au/legal/privacy-statement.

23. Eligible Participants agree and consent to the Promoter using and disclosing their personal information for the purposes of conducting the Promotion, awarding the Prize and any other matter connected to or incidental to the Promotion.

24. If any dispute arises between an Eligible Participant and the Promoter concerning the conduct of this Promotion, the Promoter will take reasonable steps to consider the Eligible Participant's point of view, considering any facts or evidence the Eligible Participant puts forward and will respond fairly within a reasonable time. The Promoter's decision in relation to all aspects of the Promotion are final and no correspondence will be entered into.

25. Winners should seek independent financial and taxation advice regarding any tax implications of the Prize.

26. To the maximum extent permitted by law, the Promoter and its related entities, employees, officers, agents and contractors will not be liable for any loss, damage or injury (including, without limitation, indirect or consequential loss) suffered or sustained in connection with this Promotion, the Prizes, or the use of the Prizes, except for any liability which cannot be excluded under the Australian Consumer Law or other applicable law.

27. Without limiting the foregoing, the Promoter is not responsible for any technical malfunctions, communications issues, delays, or failures in the administration of the Promotion or the delivery of the Prizes, nor for any lost, late, incomplete, incorrectly submitted, corrupted or misdirected entries or correspondence, whether due to error, omission, alteration, tampering, deletion, theft, transmission interruption or otherwise.

28. Nothing in these Terms and Conditions excludes or limits any rights or remedies a consumer may have under the Australian Consumer Law or any other applicable legislation which cannot be excluded, restricted or modified by agreement.