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THE PROPERTY BANTER ENTOURAGE COMPETITION TERMS AND CONDITIONS

RULES TO ENTRY

This competition is eligible to those who:

- (a) are an Australian resident;
- (b) are 18 years or older at the moment of entry;
- (c) are actively looking to buy your first home. Deposit ready and proof of financial pre-approval within in the past two months;
- (d) live in Melbourne with 25km radius of the CBD;
- (e) don't currently own any residential property;
- (f) are able to undergo a police check if required;
- (g) accept the terms and conditions.

If you have a criminal record, you cannot enter this Promotion. ("Eligible Entrant")

HOW TO ENTER

Please ensure that you:

- (a) visit the link www.propertybanter.com.au
- (b) to view the "The Property Banter Entourage Competition" post dated Tuesday 30 October 2018;
- (c) Tell us in 150 words or less why you need help buying your first home. The chosen response will be awarded the prize.

At the end of the competition, entries will be evaluated and a decision will be made. Any decision is final.

IMPORTANT INFORMATION

1. If you enter this Promotion, you acknowledge and accept the terms and conditions. All information on how to enter, entry instructions, advertising material and prize information published or otherwise communicated are considered part of these terms and conditions.
2. The Promotion is conducted by RateMyAgent.com (Pty) Ltd, 120 Balmain Street, Cremorne, 3121, VIC (“Promoters”).
3. Stop reading right now if you are: an employee or director of the Promoters, an immediate family member of any employee or director of the Promoters, any retailer, supplier, associated company or agency of the Promoters, or any market research agency and any person who the Promoters have previously notified are not eligible to enter.
4. Entries not completed in accordance with these terms and conditions are void. Entries will be deemed void if stolen, forged, mutilated or tampered with in any way.
5. Only one (1) entry per person is allowed. Entrants can only enter in their own name. If entrants try to trick the system by using automated entry software, mechanical or electronic devices or the wrong name, the entry will be void.
6. Starting play: Entries for the Promotion open at 9am (AEDT) on Monday 30th October, 2018 and will close at 5pm (AEDT) on Friday 16th November, 2018 [KC1] (“Competition Duration”) All entries must be received by the Promoters during the relevant Competition Duration and in accordance with the conditions of entry. Getting your entry in before the end of the relevant Competition Duration is critical – there will be no extra time – as this is a time certain promotion.
7. The judging of the winning entry will be performed by representatives of the Promoters (“The Match Officials”).
8. The judging of the entries will take place at 9am (AEDT) Monday 19th November at 288 Coventry Street, South Melbourne, VIC, 3205, Australia.
9. We recommend putting maximum effort into your entry. This is a game of skill, not chance. All entries will be judged based on the wording of your entry, in the opinion of our Match Officials. The Match Officials’ decision is final.
10. The Prize will be awarded to the winning entrant based on the subjective decision of the Match Officials.
11. What can I win: one (1) Eligible Entrant will be selected, subject to any validation and verification requirements stipulated by the Promoters being met, and the Nominated

Fan (“the Winner”) will win ‘a money can’t buy’ experience including an initial one hour face-to-face consultation with our “Property Expert” The Property Banter Entourage to firstly understand your property needs and to provide general advice for buying your first home. Following this, the Winner will also have the opportunity to have 6 (six) prospective properties reviewed by our “property expert” online via email or telephone. The Property Expert will then attend a maximum of three (3) auctions with “The Winner” to inspect the property and provide general advice during the bidding and negotiation process should the property be passed in. Attendance of the Property Expert at auction day will be no longer than a four hour period. (“Prize”).

12. Value: The total prize value is \$10,000 including GST (include 20 of The Property Banter Entourage consultation fee).
13. Excluded from Prize: The Winner is responsible for all expenses including, without limitation, spending money, meals, drinks, travel and transfers (unless specified), activities (unless specified), incidentals, gratuities, services charges, and all other ancillary costs.
14. The Winner will need to ensure that they are available for meetings that are convenient for the “Property Expert”.
15. The Prize cannot be exchanged, swapped or transferred. The Prize value is in Australian dollars, is the recommended retail value and is correct at time of printing. The Promoters will not be held responsible if the Prize value changes after the competition takes place. To the extent permitted by law, the Promoter makes no representations or warranties as to the quality, suitability, or merchantability of the Prize or any portion of the Prize.
16. The Prize cannot be sold, scalped, auctioned, raffled, pledged, or promoted as an incentive or reward.
17. The Winner will be notified via email within 5 (five) days of the draw date.
18. We’ll also explain how to collect the Prize or arrange delivery/bookings.
19. If the Prize is unavailable for reasons beyond the Promoters’ control, the Promoters will not be held liable.
20. If the Promoters cannot track down the Winner despite making all reasonable efforts to do so, or if the Winner doesn’t claim their Prize by the time the Promoters specify, then the Prize or elements of the Prize will be forfeited.
21. This Promotion is in no way sponsored, endorsed or administered by Facebook. Any information provided by an entrant is provided to us and not to Facebook. Entrants release Facebook from all liability in relation to this Promotion.

22. Your entry isn't considered accepted until we receive it - no matter when you send or submit it. Incomplete, inaudible, indecipherable or incomprehensible entries will be void.
23. The Promoters may take photographs of you and/or your entry.
24. By entering this Promotion, you consent to the Promoters:
 - (a) using your personal details (name, likeness, image and/or voice); and;
 - (b) agree to sharing your story, including media exposure for the purpose of any future promotional, marketing, advertising or publicity (in any media) of our choice for an unlimited period without remuneration or other compensation.
25. The Promoters may at any time decide to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and the Promoters reserve the right to disqualify any entrant who hasn't played by the rules or who has tampered with the entry process. Proof of identification, age, residency and entry considered suitable for verification is at the discretion of the Promoters. If it's a genuine error or omission, the Promoters may still accept your entry. Failure by the Promoters to enforce any of our rights at any stage does not constitute a waiver of those rights.
26. If the Promoters think the Winner is not in the mental or physical condition necessary to safely participate in the Prize, the Promoters reserve the right to stop the Winner from taking part in any or all aspects of the Prize. If the Promoters think the Winner is not in the mental or physical condition necessary to safely participate in the Prize, the Promoters reserve the right to stop the Winner from taking part in any or all aspects of the Prize.
27. It is a condition of accepting the Prize that the Winner must comply with all the conditions of use of the Prize and the Prize supplier's requirements.
28. If we believe any individual has breached any of our terms and conditions, or engaged in any unlawful or improper misconduct that might jeopardise the Promotion, the Promoters won't hesitate to disqualify them. The Promoters may lawfully seek damages or other compensation from any offender(s). Failure to enforce any of the Promoters' rights at any stage doesn't mean the Promoters waive those rights.
29. If the Promotion may be cancelled or changed in the event:
 - (a) of unforeseen circumstances, terrorism, state of emergency or disaster (including but not limited to natural disaster);
 - (b) that 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 Promoters; the Promoters reserve the right, in their sole discretion, to the fullest extent permitted by law, and subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion as appropriate.
30. If entering or winning this Promotion causes you to suffer any loss, financial or otherwise, it is not the responsibility of the Promoters. To the full extent permitted by law, the

Promoters, the Promoters' officers, employees and agents, the Promoters' related companies and all those entities' personnel exclude all liability for any loss (including any damage, claim, injury, cost or expense, including loss of opportunity) which is suffered or incurred by any individual in connection with the Promotion or prizes, including but not limited to: (i) any technical difficulties or equipment malfunction (whether or not under the Promoters' control); (ii) any theft, unauthorized access or third party interference; (iii) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoters) due to any reason beyond the reasonable control of the Promoters; (iv) any variation in prize value to that stated in these terms and conditions; (v) any tax liability incurred by the Winner or entrant; (vi) any prize(s); or participation in or use of any prize(s); (vii) any direct, indirect, economic or consequential loss; (viii) any loss arising from negligence; (ix) any liability for personal injury or death. Nothing in these conditions limit, exclude or modify or purport to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act 2010 (Cth), as well as any other implied warranties under the Australian Securities and Investment Commission Act 2001 or similar consumer protection laws in the States and Territories of Australia.

31. By entering this Promotion, you consent to the Promoters using your personal details (including name, likeness, image and/or voice) for any marketing and advertising (in any form of media) of our choice for an unlimited period without any talent payments, unless you tell us otherwise very clearly when you accept your Prize.

32. Your entry and entry details become our property. Sorry, we can't return your entry (even if you send us a stamped envelope). By entering the Promotion, unless you tell us otherwise, you consent to the Promoters using your personal information for running the Promotion, and awarding prizes. We'll only share your information with the Promoters related entities and contractors for the above purposes. The winners' personal information may be disclosed to State and Territory lottery departments as required by law. You can ask us to access the personal information we hold about you and request that corrections be made to it - but only where such correction requests are legitimate.