

SCHEDULE

Item 1.	Promotion	\$20,000 Home Loan Repayment Holiday
Item 2.	Promoter	Success and Broker Pty Ltd (ABN: 76 651 799 978)
Item 3.	Promoter's contact details	Email: competition@successandbroker.com.au Address: 570 Boston Rd, Chandler QLD 4155.
Item 4.	Type of promotion	Trade Promotion Lottery
Item 5.	Promotional Period	1 March 2026 06:00 (AEST) to 15 June 2026 23:59 (AEST) All references to date and time in these Terms and Conditions are a reference to Australian Eastern Standard Time (AEST)
Item 6.	Draw Date	30 June 2026 at 10am AEST, being 14 days after the close of submissions. All references to time in these Terms and Conditions are a reference to Australian Eastern Standard Time (AEST)
Item 7.	Unclaimed Prize Draw	14 July 2026 at 10am AEST, being 14 days after the Draw Date.
Item 8.	Draw Location	570 Boston Rd, Chandler QLD 4155.
Item 9.	Unclaimed Prize Draw Location	570 Boston Rd, Chandler QLD 4155.
Item 10.	Prize/s	One (1) prize of \$20,000 AUD to be awarded to the Winner as a single, one-off payment only. The Prize will be applied toward the Winner's residential home loan only. In the event that the Winner does not have a residential home loan, the Prize will be deposited into the Winner's nominated bank account. The Prize cannot be split, transferred, exchanged or taken as cash for any other purpose.
Item 11.	Prize Delivery	The Promoter will pay \$20,000 AUD as a single electronic funds transfer (EFT) to the Winner, to be applied toward the Winner's residential home loan.
Item 12.	How to Win	A random computer facilitated draw from all valid Entries submitted during the Promotional Period.
Item 13.	Jurisdiction	The entrant will be subject to the laws and courts of the relevant jurisdictional authority where the entrant ordinarily resides. This permit will be issued for South Australian residents under South Australian Law.
Item 14.	Permit Number	<ul style="list-style-type: none"> • NSW Authority: NTP/15935 • SA Licence: T26/96 • ACT Licence: ACT TP 26/00302
Item 15.	Eligible Person	<p>A person is eligible for entry into the Promotion if they:</p> <ol style="list-style-type: none"> a. are over the age of 18; and b. are resident of a State or Territory of Australia during the Promotional Period; and c. have satisfied one or more Entry Condition. <p>The following are specifically excluded from the definition of an Eligible Person:</p> <ol style="list-style-type: none"> a. Any employee, Director or other office holder of the Promoter, including the employee's immediate family member/s; and b. Any employee, Director or other office holder of a Participating Business, including the employee's immediate family member/s.

Item 16.	Participating Business	<p>A business is a Participating Business if it:</p> <ol style="list-style-type: none"> a. has entered into a written commercial agreement with the Promoter; and b. is authorised under that agreement to offer the Promotion to its clients during the Promotional Period. <p>For the avoidance of doubt, a business is not a Participating Business unless it has been approved by the Promoter and included in the Promotion.</p> <p>In the event that a Participating Business ceases to have an agreement with the Promoter during the Promotion Period, any valid entries submitted in connection with that Participating Business before the date the agreement ceased will remain valid and eligible for the Promotion.</p> <p>The list of Participating Businesses can be found here: Participating Businesses</p>	
How to Enter		Condition	Entries
Item 17.	Entry Condition 1 (Loan Application)	<p>An Eligible Person will receive the following entry/ies into the Promotion if, during the Promotional Period, they submit a Loan Application with a Participating Business.</p> <p>No Cost to Enter</p> <p>No purchase, payment, application fee, valuation fee, legal fee or third-party cost is required to enter the Promotion.</p> <p>For the avoidance of doubt, entry into the Promotion is based solely on the submission of a Loan Application with a Participating Business during the Promotional Period. Entry does not require a property purchase, loan settlement, or the incurring of any transaction-related costs.</p>	One (1) entry
	Entry Condition 2 (Referral)	<p>An Eligible Person, who is also an Existing Client, will receive the following entries if, during the Promotional Period:</p> <ol style="list-style-type: none"> a. They refer a person to a Participating Business, that is not an Existing Client of the Participating Business (Referred Person); and b. The Referred Person submits a Loan Application; and c. The Referred Person informs the Participating Business they were referred by the Existing Client at the time the Loan Application is submitted. 	Three (3) entries
Item 18.	Maximum Number of Entries	One hundred (100) entries per Eligible Person.	

Definitions and Interpretation:

1. Any capitalised term used in these Terms and Conditions have the same meaning given to it in the Schedule, unless otherwise defined.
2. A reference to a numbered Item in these Terms and Conditions is a reference to the corresponding Item in the Schedule.
3. In these Terms and Conditions the following words shall have the following meaning:
 - 3.1. **“Business Day”** means a day other than a Saturday, Sunday or public holiday in the Jurisdiction;
 - 3.2. **“Dispute”** means a dispute arising out of or relating to these Terms and Conditions, including a dispute as to breach or as to any claim in tort, in equity or pursuant to any statute.
 - 3.3. **“Existing Client”** means an Eligible Person who, immediately prior to the Promotional Period, has an active Loan with a Participating Business.

- 3.4. **“Force Majeure”** means any event, cause or occurrence as a direct or indirect result of which the party relying on the event, cause or occurrence is prevented from or delayed in performing any of its obligations (including a payment obligation) under these Terms and Conditions and that is beyond the reasonable control of that party, including:
 - 3.4.1. Infection by computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter;
 - 3.4.2. act of God, lightning, storm, flood, fire, earthquake, explosion, cyclone, tidal wave, landslide or adverse weather conditions;
 - 3.4.3. strike, lock-out or other labour difficulty;
 - 3.4.4. act of public enemy, war (declared or undeclared), terrorism, sabotage, blockade, revolution, riot, insurrection, civil commotion or epidemic; and
 - 3.4.5. embargo, inability to obtain necessary materials, equipment, facilities or qualified

- employees, power or water shortage or lack of transportation;
- 3.5. **"GST"** has the meaning given by the GST Law;
- 3.6. **"GST Act"** means the A New Tax System (Goods and Services Tax) Act 1999 (Cth);
- 3.7. **"GST Amount"** means in relation to a Taxable Supply the amount of GST payable in respect of that Taxable Supply;
- 3.8. **"GST Group"** has the meaning given by the GST Law;
- 3.9. **"GST Law"** has the meaning given by the GST Act, or if that Act does not exist means any Act imposing or relating to the imposition or administration of a goods and services tax in Australia and any regulation made under that Act;
- 3.10. **"Insolvency Event"** in relation to a party, means the occurrence of any one or more of the following events in relation to that party:
- 3.10.1. an application or an order is made for the winding up of the party, the declaration of bankruptcy of the party or the appointment of an administrator, a provisional liquidator, liquidator, official manager or receiver or receiver and manager and, in the case of an application, it is not stayed, dismissed, struck out or withdrawn within 14 days of it being made;
- 3.10.2. a resolution is passed for the winding up of the party which resolution is other than for the purposes of reconstruction or amalgamation the terms of which have previously been approved in writing by the other parties;
- 3.10.3. a receiver or manager (or both) is appointed to, or a mortgagee takes possession of, all or any part of the business or the assets of the party;
- 3.10.4. the party makes any composition or arrangement or assignment with or for the benefit of one or more of its creditors;
- 3.10.5. the party is or states that it is unable to pay its debts as and when they fall due;
- 3.10.6. the party is or states that it is insolvent or bankrupt or is deemed or presumed to be under an applicable law;
- 3.10.7. the party proposes a winding-up or dissolution or reorganisation, moratorium, deed of company arrangement or other administration involving one or more of its creditors;
- 3.10.8. the party is taken to have failed to comply with a statutory demand as a result of section 459F(1) of the Corporations Act;
- 3.10.9. an application is made or notice is issued under sections 601AA or 601AB of the Corporations Act;
- 3.10.10. a writ of execution is levied against the party or its property and is not removed within 14 days of notification of the levy; or
- 3.10.11. anything analogous or of similar effect to any of the above events occurs under the law of any applicable jurisdiction;

- 3.11. **"Loan Application"** means an application for finance for a residential mortgage that has been submitted with a Participating Business. For the avoidance of doubt, a loan for commercial purposes and/or asset finance are specifically excluded.
- 3.12. **"Participant"** means an Eligible Person who has successfully entered the Promotion by satisfying one or more Entry Condition/s.
- 3.13. **"Schedule"** means the schedule that accompanying these Terms and Conditions.
4. In these Terms and Conditions, unless the context otherwise requires:
- 4.1. headings are for convenience only and do not affect interpretation;
- 4.2. the singular includes the plural and vice versa;
- 4.3. corresponding meanings where a word or phrase is defined, its other grammatical forms have a corresponding meaning;
- 4.4. a reference to any legislation or provision of legislation includes all amendments, consolidations or replacements and all regulations or instruments issued under it;
- 4.5. a reference to a document includes:
- 4.5.1. any memorandum, report, financial information, analysis, calculation, strategic assessment, business plan, computer program, computer record, electronic document, video, image contact details, circuit, circuit layout, drawing, specification, material, photocopy, scanned copy or any other means by which information may be stored, represented or reproduced; and
- 4.5.2. an amendment or supplement to, or replacement or notation of, that document;
- 4.6. a reference to a party to a document includes that party's successors, permitted assigns, administrators and substitutes;
- 4.7. where the day on or by which any thing is to be done is not a Business Day, that thing must be done on or by the next Business Day;
- 4.8. no rule of construction applies to the disadvantage of a party because that party was responsible for the preparation of these Terms and Conditions;
- 4.9. all obligations are required to be performed duly and punctually; and
- 4.10. references to "including" means "including, but not limited to".

General

5. These Terms and Conditions govern a Participant's participation in the Promotion.
6. By entering into the Promotion, the Participant accepts these Terms and Conditions.
7. If there is any inconsistency between the Schedule and these Terms and Conditions, the Schedule shall prevail.

Eligibility

8. Entry into the Promotion is open to any Participant.
9. The Promoter may require a Participant to provide proof they satisfy the definition of a Participant, which the Promoter may accept or reject in their absolute discretion.
10. The Promoter may disqualify a Participant if the Promoter has a reasonable belief that the Participant:
 - 10.1. is not a genuine Participant or Eligible Person;
 - 10.2. has not submitted an entry in accordance with these Terms and Conditions;
 - 10.3. has engaged in illegal, dishonest, offensive, unconscionable, fraudulent or other similar behaviour in relation to the Promotion;
 - 10.4. participating in the Promotion would diminish or harm the Promoter's reputation.
11. Any decision by the Promoter to disqualify a Participant pursuant to clause 10 shall be final.

Entry into the Promotion

12. A Participant will receive the corresponding number of entries into the Promotion for each occasion they satisfy an Entry Condition as set out in Item 17 of the Schedule, during the Promotion Period.
13. Notwithstanding any other clause, a Participant may not exceed the Maximum Number of Entries in the Promotion.

How to Win

14. On the Draw Date, the Promoter will conduct a draw in accordance with Item 12.
15. The Winner will be the Participant holding the first valid Entry drawn in accordance with Item 12 (**Winner**).

Unclaimed Prize Draw

16. In the event:
 - 16.1. the first drawn Entry is not a valid Entry; or
 - 16.2. the Winner is not an Eligible Person; or
 - 16.3. the Winner is not a valid Participant;Then the Promoter will conduct a further draw in the same manner as the first draw on the Unclaimed Prize Draw date and at the Unclaimed Prize Draw Location. The Participant holding the first valid Entry drawn in the Unclaimed Prize Draw will be the Winner.
17. If the Winner has not claimed the Prize within 14 days of the Draw Date for any reason, including as a result of the Promoter being unable to notify them despite using reasonable efforts, the Winner forfeits the Prize and an Unclaimed Prize Draw will be held and the terms of clause 16 will apply.

Prize

18. The Prize is set out at Item 10 of the Schedule.

19. All Prize values are GST inclusive in Australian Dollars, and if other than cash represent the recommended retail value at the time the Promotion is announced.
20. The Prize must be taken as set out and cannot be transferred, assigned or exchanged.
21. Subject to any rights applicable under the *Consumer Act 2010* (Cth) the Promoter does not warrant the suitability or fitness for purpose of the Prize.
22. The Promoter will deliver the Prize to the Winner as agreed in writing between the Promoter and Winner, but failing agreement in accordance with the Prize Delivery process set out in Item 11.
23. For the purpose of clause 22 and where the Prize is or includes a cash amount:
 - 23.1. Such payment will be via EFT to the Winner's nominated bank account;
 - 23.2. The payment (or first part payment, as applicable) of the Prize will be made by the Promoter within 14 days of the Draw Date or the Promoter receiving any and all requested details from the Winner, whichever is the later.
 - 23.3. The Winner is responsible for all costs associated with receiving the Prize, including any tax, duties or other costs.

Notification

24. The Promoter will use reasonable efforts to notify the Winner in writing and via phone within 7 days of the Draw Date.
25. The Promoter will publish the Winner's details, being the Winner's last name, first initial and postcode, on the Promoter's website within 30 days of the Draw Date.
26. If the Winner has not claimed the Prize within 14 days of the Draw Date, the provisions of clause 16 apply and the Promoter must notify the new Winner within 7 days of the Unclaimed Prize Draw date. The new Winner's details (last name, first initial and postcode) will be published on Promoter's website within 30 days of the Unclaimed Prize draw Date.

Participant Contact Details

30. At the time of entry into the Promotion, a Participant must provide contact details to the Promoter and/or the Participating Business, including their full name, address, email address and phone number.
31. In the event the Participants contact details change during the Promotional Period, it is the Participant's responsibility to notify the Promoter.

Privacy Act 1988 (Cth)

32. The Participant consents to the Promoter and Participating Business using any personal information

collected during the course of the Promotion for the following purposes or as required by law:

- 32.1. the performance of the Promotion;
 - 32.2. the marketing of the supply of services by the Promoter and Participating Business;
 - 32.3. the analysing, verifying and checking of the Participant's credit and/or payment status in relation to the performance of the Services;
 - 32.4. the processing of any payment instructions, direct debit facilities and/or credit facilities requested by the Participant.
 - 32.5. enabling the daily operation of the Client's account and/or the collection of amounts outstanding in the Client's account in relation to the performance of the Services.
33. The Participant specifically agrees that the Promoter and Participating Businesses may publish identifying details if they are the Winner, including the Winner's last name, first initial, and postcode, on a website and social media for the purpose of marketing the services provided by the Promoter and Participating Businesses.

Obligation of the Winner

34. The Winner must promptly provide all information requested and reasonably required by the Promoter for the purpose of delivering the Prize, including providing all reasonable evidence requested by the Promoter to establish the Winner is a valid Participant.

Variation of the Promotion

35. The Promoter may vary the terms of the Promotion to reflect changes to the way in which the Promotion may be run, for example the Promotional Period and methods of entry (Variation), provided that the Variation is likely to benefit Participants, or Eligible People or be of no material disadvantage.

Cancellation or Disruption of the Promotion

36. Notwithstanding any other clause herein, 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, Force Majeure, or any other cause beyond the reasonable 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 the Prize, subject to State or Territory regulation.
37. Without limiting the above, the Promoter may cancel the Promotion prior to its commencement by publishing

written notice of the cancellation on its website and other relevant media, whereupon the Promotion will immediately be at an end and no Prize will be awarded or payable.

38. To the extent permitted by law, the Promoter will not be liable for any consequential loss or damage arising from any cancellation, termination, modification or suspension of the Promotion.

Force Majeure

39. If the Promoter becomes unable by Force Majeure to carry out an obligation under the Promotion strictly in accordance these Terms and Conditions the obligation is suspended for the term of the Force Majeure and for a period following which, in the sole discretion of the Promoter acting reasonably, is reasonably necessary for the Promoter to be able to comply with their obligations.
40. If a delay or failure of the Promoter to perform its obligations due to Force Majeure exceeds two months, the Promoter may immediately terminate the Promotion by publishing written notice, including on the Promoter's website.

Insolvency

41. In the event the Promoter suffers an Insolvency Event, the Promotion shall immediately be terminated, and no Prize shall be payable.

Disputes

42. A party claiming that a Dispute has arisen under these Terms and Conditions must give written notice of the details of the Dispute to the other party or parties in dispute.

Limitation of Liability

43. The Promoter shall not be liable for any indirect, special or consequential loss or damage of any nature whatsoever resulting from or caused in any way by the carrying out of the Promotion.
44. Nothing in these Terms and Conditions affects, any rights that a Participant or Winner might have that are not able to be excluded under applicable Australian consumer protection laws.

Prohibitions

45. Any provision, or the application of any provision, or any power which is prohibited in any jurisdiction is, in that jurisdiction, ineffective only to the extent of that prohibition.

Enforceability

46. Any provision, or the application of any provision, which is void, illegal or unenforceable in any jurisdiction does

not affect the validity, legality or enforceability of that provision in any other jurisdiction or of the remaining provisions in that or any other jurisdiction.

Governing Law

47. These Terms and Conditions are governed by the Laws of the Jurisdiction. The parties submit to the non-exclusive jurisdiction of the courts of the Jurisdiction and any court hearing appeals from those courts.