

“ADVISER INSIGHTS SURVEYS WOOLWORTHS VOUCHER” 2024 PROMOTION TERMS AND CONDITIONS

1. Information on how to enter and the prizes 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 entrants 18 years or over.
3. The **Promoter** is Australian Retirement Trust Pty. Ltd. (ABN 88 010 720 840) of 266 George Street Brisbane City QLD 4000.
4. 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.
5. Entry is only open to those who are both current financial advisers listed on the Financial Advisers Register published on the ASIC MoneySmart website, and are registered advisers with Australian Retirement Trust (including both Super Savings and QSuper product-holders).
6. The promotion commences at 12.00am AEST on Wednesday 12 June 2024 and ends at 11:59pm AEST on Tuesday 25 June 2024 (“**Promotional Period**”).
7. To validly enter the competition, entrants must, enter during the Promotional Period, complete and submit all required fields on Entry Form. Entry is free however, any expenses incurred in accessing the entry form or otherwise associated with the entrant’s entry into the competition are the responsibility of the entrant..
8. Incomplete or indecipherable entries will be deemed invalid.
9. The Promoter has the right to verify the validity of entries and entrants (including an entrant’s identity, age and place of residence) and to disqualify any individual who the Promoter reasonably believes has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion. Errors and omissions may be accepted at the Promoter's discretion. The Promoter may exercise these rights at any time, acting reasonably, and failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights..
10. If there is a dispute as to the identity of an entrant, the Promoter has the right to request the winner to provide proof of identity and/or proof of entry validity.
11. This is a game of chance and skill plays no part in determining the winner.

Prize

12. The prize is one (1) Woolworths voucher e-gift card valued at \$250 AUD (“**Prize**”). The total prize pool available for the promotional period is valued at \$250.
13. The winner of the Prize will be drawn at random and the draw will take place at 266 George St, Brisbane City QLD 4000 on Wednesday 26 June 2024 at 11am AEST.

14. The first valid entry drawn will win one Prize. The Prize winner will be notified via phone and/or email provided upon entry.. If the winner does not claim the Prize within 30 days of the draw, or an invalid or ineligible entry is drawn the Promoter will conduct an unclaimed prize draw on the same terms.
15. Details of the winning entrant will be published
<https://www.australianretirementtrust.com.au/about/competitions>

General

16. In the event of war, terrorism, state of emergency or disaster, the Promoter reserves the right to cancel, terminate, modify or suspend the promotion, or suspend or modify the Prize in a reasonable manner having regard to the event.
17. The Prize (or any unused portion of the Prize) is not transferable or exchangeable and cannot be taken as cash.
18. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated by the Promoter due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, to the fullest extent permitted by law: (a) to disqualify any entrant; or (b) to modify, suspend, terminate or cancel the promotion, as appropriate.
19. Any cost associated with accessing the promotional page is the entrant's responsibility.
20. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("**Non-Excludable Guarantees**").
21. The Promoter will exercise professional diligence in promoting the competition and exercising its rights under these terms. Provided that the Promoter has acted with professional diligence, then to the extent permitted by law, the Promoter does not accept responsibility for loss or damage except where caused by its breach of these terms or caused or contributed to by the Promoter's negligence, fraud or wilful misconduct. This means that the Promoter may not be liable for (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any tax liability incurred by a winner or entrant; or (e) taking and/or use of a prize.
22. The Promoter collects personal information ("**PI**") in order to conduct the promotion and facilitate awarding of the prize to the competition winner. The Promoter may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers and prize suppliers. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at
<https://www.australianretirementtrust.com.au/disclaimers-and-disclosures/privacy-policy>.

23. As a condition of accepting the Prize, the winner may be required to sign reasonably required legal documentation as and in the form required by the Promoter and/or Prize supplier, including but not limited to a confidentiality agreement, legal release or indemnity form. In the event a winner is under the age of 18 or does not have legal capacity, a nominated parent/legal guardian of such person will be required to sign the legal documentation required under this clause on their behalf