

## **Australia to Fiji Christmas Promotion**

### TERMS AND CONDITIONS

(1) The Christmas Lucky Draw Promotion ("Promotion") is organized and managed in Australia by MIL Overseas Limited having its address at Level 4, 10 Spring St Sydney NSW 2000, Australia ("Promoter"). The Promotion is open to all residents of Australia aged 18 years and above, except the following:

- (a) employees (and their family members) of the Promoter, its affiliates and subsidiary companies, as well as agents of the Promoter and their affiliates and subsidiary companies;
- (b) Agents of Promoter and their employees (and their family members), affiliates and subsidiary companies;
- (c) anyone else professionally connected with the Promotion.

Family member referred to in these Terms and Conditions includes but not limited to: spouse, ex-spouse, defacto spouse, partner, 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 first cousin.

(2) The term of the Promotion is from 1<sup>st</sup> December 2016 to 15<sup>th</sup> January 2017, both days inclusive ("Promotion Period").

(3) The Promotion is open to customers who send money through MoneyGram from Australia to Fiji at any agent location ("Participating Locations") during the Promotion Period. No minimum amount is required ("Qualifying Transaction").

Any transfer send transaction canceled or refunded to the sender by MoneyGram due to legal, compliance, regulatory or fraud related reasons prior to collection by the receiver will not be counted.

(4) Every customer will automatically receive one (1) entry for every Qualifying Transaction conducted at any of the Participating Locations during the Promotion Period and get a chance to win one of the prizes listed below.

(5) There will be a total of five (5) winners chosen via lucky draw conducted on 25<sup>th</sup> January 2017 from the list of entries received during the Promotion Period. Each winner will receive an amount equivalent to the transaction amount sent by such winner (excluding applicable transfer fee and foreign exchange) while conducting the winning Qualifying Transaction subject to a maximum of five hundred Australian Dollars (AUD 500)..

(6) The winners will be notified by telephone after the draw has been conducted. All reasonable attempts will be made to contact the winners, but if this cannot be achieved within 5 (five) days after the draw date, the Promoter reserves the right to withdraw the prize entitlement and award the prize to an alternative winner selected at the same time as the original winner or to dispose of the prize as it deems fit.

(7) The cash prizes will be transferred to the winners' respective bank accounts as confirmed by the winners via the Promoter's agency Red Elephant Projects.

(8) To claim the prize, the winner must present at least one (1) valid ID and a proof of Qualifying Transaction.

(9) Winners are responsible for tax liability where applicable.

(10) The prizes are not exchangeable or transferable.

(11) The winner may be required to take part in publicity related to the Promotion including having his or her photograph taken and his or her name, nationality and country of residence being disclosed without further compensation.

- (12) Winners who do not wish to take part in this Promotion may either communicate the same to the Promoter or decline to accept and collect the prize within the deadline specified for the same.
- (13) The Promoter's decision in all matters to do with the promotion is final and no correspondence will be entered into.
- (14) Neither the Promoter nor any other person or party associated with the Promotion shall be liable for any loss nor damage (including but not limited to indirect or consequential loss or damage) suffered or sustained in connection with either participation in this Promotion or with the prizes offered.
- (15) The Promoter reserves the right to amend these terms and conditions or to cancel, alter or amend the Promotion at any stage if deemed necessary in its opinion or if circumstances arise outside of its control without awarding the prizes or any compensation. These terms and conditions shall be subject to the laws NSW Australia.
- (16) By accepting these terms and conditions all participants (i.e. the data subjects) agree that personal data shall be collected and processed by the Promoter and stored on the Promoter's database and used for the administration of its ongoing relationship with participants and in connection with the Promotion. All participants have the right to access their personal data by writing to the following address: MoneyGram International 10, Spring Street Level 4, Sydney NSW 2000.
- (17) By entering the Promotion, all participants will be deemed to have accepted and be bound by these terms and conditions, which shall be interpreted by the Promoter at their sole discretion.
- (18) These Terms and Conditions supersede all other prior terms and conditions, understandings, arrangements or agreements, whether verbal or written, in relation to the Promotion.
- (19) Permit number for NSW: LTPS-16-09587