

WIN Your Money Back Promotion

TERMS AND CONDITIONS

- (1) The WIN Your Money Back (“Promotion”) is organized and managed by MIL Overseas Limited (“Promoter”) having its address at Level 4,10 Spring Street, Sydney NSW 2000 (ABN 28 113 730 733), Tel: 1800 049 087 (“Promoter’s Address”).
- (2) The Promotion is open to all Australian residents in NSW, NT, WA, TAS, VIC and QLD 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 family members) and their affiliates and subsidiary companies; and
 - (b) Anyone else professionally connected with the Promotion.
 - (c) Residents in ACT

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.

- (3) The Promotion commences 00:00 29 November 2016 and entries close on 00:00 15 January 2017. Both days inclusive (“Promotion Period”).
- (4) To enter participants must send money through MoneyGram from Australia to the Philippines during the Promotion Period at any of the Promoter’s locations in Australia (“Participating Locations”). No minimum amount is required (“Qualifying Transaction”).

The customer must complete the transfer send transaction and have paid and sent the funds in order to qualify for the draw. Any transfer sent, 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 considered as Qualifying Transaction.

- (5) Every customer will automatically receive one (1) entry into the draw 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.
- (6) There will be a total of twenty (20) winners chosen via random prize draw that will take place at 1pm on 27th January 2017 at the Promoter’s Address from the list of entries received during the Promotion Period. Each winner will receive an amount equivalent to the transaction amount sent while conducting the winning Qualifying Transaction, excluding applicable transfer fee and foreign exchange up to a maximum value of two hundred and fifty Australian Dollars (AUD \$250) per winner.
- (7) Total Prize pool value is five thousand Australian Dollars (AUD \$5,000).
- (8) The winners will be notified by phone on the mobile numbers provided while completing the winning Qualifying Transaction and confirmed by email within five (2) business days after the draw. The winners will have their details published at www.moneygram.com.au on the 3rd February 2017.
- (9) All reasonable attempts will be made to contact the winners, but if this cannot be achieved within fourteen (14) business days after the draw date, the Promoter reserves the right to withdraw the prize entitlement and award the prize to an alternative winner.
- (10) If there are any unclaimed or un-awarded prizes a second draw will be conducted at 1pm on 20th February 2017 at the Promoter’s Address. If new winners are drawn they will be contacted by phone and confirmed via email within two (2) business days after the second draw and have their name published at www.moneygram.com.au on the 3rd March 2017.

- (11) The cash prize will be transferred to the winners' respective bank accounts as confirmed by the winners via the Promoters agency Red Elephant Projects.
- (12) To claim the prize, the winner must present at least one (1) valid ID and a proof of Qualifying Transaction.
- (13) Winners are responsible for tax liability where applicable.
- (14) The prizes are not exchangeable or transferable. If any winner is subsequently found not eligible to participate in this Promotion, the Promoter may at its sole discretion forfeit or reclaim the prize and award or dispose of the same in such manner and to such person as it deems fit.
- (15) In participating in this Promotion, the winner agrees to participate and co-operate as required in all activities relating to the Promotion, including but not limited to being interviewed and photographed if required by the Promoter. The winner agrees to grant the Promoter a perpetual and non-exclusive licence to use such footage and photographs including having his or her photograph taken and his or her name, nationality and country of residence being disclosed in all media worldwide, including online social networking sites, and the winner (and any companion) will not be entitled to any fee for such use. Winners who do not wish to take part in this Promotion may decline to accept and collect the prize within the deadline specified for the same.
- (16) The Promoter's decision in all matters to do with the promotion is final and no correspondence will be entered into.
- (17) Neither the Promoter nor any other person or party associated with the Promotion shall be liable for any loss or damage (including but not limited to indirect or consequential loss or damage) suffered or sustained in connection with participation in this Promotion or with the prizes offered.
- (18) 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 of NSW, Australia.
- (19) 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. The Promoter's Privacy Policy and can be found here: www.moneygram.com.au/privacy-statement-australia.
- (20) 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.
- (21) These Terms and Conditions supersede all other prior terms and conditions, understandings, arrangements or agreements, whether verbal or written, in relation to the Promotion.
- (22) This Promotion is authorised under permit number: LTPS-16-09422