

Mandy Money Millennial Finance Survey - Terms and Conditions

Current as at: 7 December 2020

This document sets out the terms and conditions governing this competition and may be amended, updated or replaced by the Promoter from time to time (subject to any applicable regulatory approval). Entry into the competition, and the acceptance of any prize, is deemed acceptance of these terms and conditions.

Competition name	Mandy Money – Millennial Finance Survey 2020
Competition [website/site]	For the most up-to-date terms and conditions and to view the winner[s] visit https://wethp.pl/mandytcs
Competition period	The competition commences on 5:00pm 8/12/20 (Melbourne time) and entries close on 11:59pm 19/12/20 (Melbourne time). After this time no further entries to the competition will be permitted.
Promoter	We The People Agency Pty Ltd (ACN: 624104632) at Level 4, 80 Market Street, South Melbourne, 3205 VIC. Phone: (03) 9028 2296 Mandy Money (mandymoney.com.au)
Purpose	The purpose of this competition and survey is to gain a greater understanding of how young Australians are handling their personal finances, as a result of the COVID-19 pandemic in 2020. The responses gathered in this survey will be used to develop a Millennial Finance report which will be made publicly available and used in various content pieces created by Mandy Money and We The People Agency Pty Ltd.
Prize details	This competition will have 5 winners. Each winner will receive 1 x \$200 Pre-paid Australia Post Mastercard Gift Card valued at \$205.95(RRP). The total prize pool is valued at \$1,029.75 (RRP). Prizes are subject to availability (including as to date and time), are not transferable or redeemable for cash and cannot be exchanged for any other prize.
Eligible entrants	This competition is open to: <ul style="list-style-type: none">• Australian citizens and permanent residents currently residing in Australia and New Zealand citizen living and working permanently in Australia, financial advisers, para planners, support staff of financial planning businesses, staff of any licensee/aggregator/platform associated with the Promoter, employees, contractors or other staff members of the Promoter or any of its related bodies corporate, any individual aged 13 years and over.• Any entrant under the age of 18 years of age must have permission from their parent or guardian to enter the competition and for the parent or guardian to be bound by these terms and conditions. The parent or guardian of any entrant aged under 18 years of age will be responsible for the entrant’s performance of these terms and conditions.• All entrants must comply with the above terms. The following persons are NOT eligible to enter this competition: <ul style="list-style-type: none">• Directors, officers, managers, employees, contractors and other staff members of We The People Agency, Mandy Money, and their immediate family members.
Entry method	Entrants must:

	<ul style="list-style-type: none"> • Respond to a survey poll, open question box or other prompt on @_mandy_money's Instagram stories during the 24 period starting 5pm Tuesday 8th December 2020; earning either one, two or three entries per response. • The more responses, the more entries you get to the maximum amount of entries, as outlined below. • Once you respond, your Instagram handle will be automatically captured and entered into the competition, and allocated the amount of entries for the prize draw as per you submitted. <p>OR</p> <ul style="list-style-type: none"> • Complete the full survey at this link, providing their full name, email and Instagram handle. By completing this survey, you will automatically receive the maximum entries available, the same as someone who responded to all survey questions on Instagram <p>Any entrant that wishes to opt out of this competition must notify the Promoter before 9:00am (Melbourne time) on Monday 21 December 2020.</p>
Number of entries per entrant	<ul style="list-style-type: none"> • Each entrant may only submit one response per question, with a total of 23 questions in the survey. • Each response to a question by an entrant will receive either one, two or three entries into the prize draw. The amount of entries available per survey question will be clearly identifiable in the bottom right hand corner of the Instagram Story. • Respondants who completed the survey via the Google Surveys form will automatically receive the maximum number of entries per entrant on completion of the survey. • There is a maximum of 30 entries per entrant. • Any 'junk responses' such as entering a blank space, random letters, an irrelevant or offensive response will render the response invalid, and entries will not be awarded for the entrant's response to that question.
Draw details	<p>The prize draws will take place at 12:00pm (Melbourne time) on Monday 21st December 2020 at Level 4, 80 Market St South Melbourne, 3205.</p> <p>If an unclaimed prize draw is required, the unclaimed prize draws will take place at 12pm (Melbourne time) on Wednesday 13th January 2021 at Level 4, 80 Market St South Melbourne, 3205.</p>

Determination of winner[s]	<p>The winners will be the first five valid entries randomly drawn from all valid entries received.</p> <p>Each entrant is only eligible to win one prize.</p>
Notification of winner[s]	<p>Each winner will be notified by Instagram Direct Message from @_mandy_money and have their Instagram handle posted on https://wethp.pl/mandytcs</p> <p>If an unclaimed prize draw is required, the/each winner of the unclaimed prize draw will be notified by Instagram Direct Message from @_mandy_money and have their Instagram handle posted on https://wethp.pl/mandytcs before 5:00pm (Melbourne time) on Wednesday 13th January 2021.</p> <p>The name and Instagram handle of the winners will be published on the competition website for a period of 28 days.</p>
Prize claim details	<p>Each winner must claim their prize by 12:00pm (Melbourne time) on Monday 11th January 2021. The winner will be deemed to forfeit their prize if it is not claimed by this time and an unclaimed prize draw will be conducted/a new winner will be determined in accordance with these terms and conditions. Each winner of any unclaimed prize draw must claim their prize by 12:00pm (Melbourne time) on Monday 25th January 2021.</p> <p>The/Each winner must, on request from the Promoter:</p> <ul style="list-style-type: none"> • confirm they are able to accept the prize; • sign for receipt for their prize and complete any other documentation reasonably requested by the Promoter; • provide proof of identity and verification that they are an eligible entrant criteria to the Promoter, in a manner that is acceptable to the Promoter (in its discretion); and • provide such further information and assistance as required for the purposes of issuing the prize.
Promotional activities	<p>Each entrant consents to participate in reasonable promotional activities surrounding this competition, their entry and/or the winning of any prize in accordance with these terms and conditions.</p>

Other important information:

1. **PROMOTER'S DISCRETION AND RIGHTS:** The Promoter may, in its sole discretion (subject to any applicable regulatory approval), disqualify any entry, entrant or winner, or cancel or vary the competition (including any prizes), where in the Promoter's opinion: (i) a person has engaged in inappropriate, unlawful or improper conduct (including any conduct that may jeopardise the fair and proper conduct of the competition or is otherwise potentially damaging or insulting to the Promoter or another person) or is generally damaging to the goodwill or reputation of the Promoter, its related bodies corporates or any other entity or person associated with this competition; (ii) a person does not satisfy the entry requirements or otherwise breaches these terms and conditions; (iii) the entry is incomplete, inaccurate or ineligible, or infringes on the rights of any other person; or (iv) the Promoter cannot conduct the competition or aware a prize for any reason beyond its control. The Promoter's decision is final and no correspondence will be entered into.
2. **PRIVACY:** By entering this competition, entrants acknowledge and agree that the Promoter will collect, use (including handling and storage) and disclose any personal and sensitive information in the manner described in its Privacy Policy available at wethepeople.com.au (as updated from time to time), including exchanging their personal and sensitive information with third parties located in Australia and overseas. Entrants also acknowledge and agree that Mandy Money will collect, use (including handling and storage) and disclose any personal and sensitive information in the manner described in its Privacy Policy available at <https://mandymoney.com.au/> (as updated from time to time).

3. **INTELLECTUAL PROPERTY:** Entrants confirm that their entry is original to them and is not, and its use by the Promoter will not, infringe on any third party rights, including any intellectual property rights. Entrants consent to the Promoter (and any third party acting on its behalf) without compensation to them recording, using, reproducing, publishing and broadcasting any intellectual property owned by them and provided to the Promoter in connection with this competition to the public in any media, including in any form of print or electronic media, for purposes including but not limited to, marketing and advertising purposes, publicity, business purposes, social media and illustration, and grant the Promoter an irrevocable and transferrable license in any relevant intellectual property owned by them for this purpose. This provisions applies, without limitation, to the entrant's name, image, voice recording, biographical material, ideas, suggestions, remarks and/or any written notes or documents (including in any photograph, voice, sound or film recording or in any print or electronic representation), including any material submitted or developed as part of the entry process or awarding of any prize. Entrants agree to waive any intellectual property rights (including moral rights) owned by them to the extent required for this purpose.
4. **LIMITATION OF LIABILITY:** Entrants participate in this competition at their own risk. To the maximum extent permitted by law, entrants release the Promoter (and any third party acting on its behalf) from any liability, including but not limited to, any injury, loss or damage suffered or incurred, as a result of participating in this competition, the Promoter exercising its rights under these terms and conditions or in connection with accepting or using any prize. No responsibility will be taken by the Promoter, for late, lost, misdirect or misplaced entries or for prizes once they have left the Promoter's possession. All entries are deemed to be received at the time they are received by the Promoter and not at the time of submission by the entrant.
5. **USE OF PRIZE:** Any arrangements, ancillary costs and expenses incurred, in taking and/or using the prize are the responsibility of the winner. The prize is subject to any additional terms and conditions specified by the supplier. All entrants acknowledge that tax and other financial implications may arise from the prize and agree to seek advice prior to acceptance of their prize (if necessary). To the maximum extent by law, the Promoter and its associated agencies and companies make no warranties or representations and accept no responsibility for the quality or fitness for purpose or suitability of any prize or the failure of any prize to be of merchantable quality. If liability under terms implied by legislation cannot be excluded, the liability of the Promoter and its associated agencies and companies is limited to re-supplying the relevant goods or services or paying the cost of replacing them. These terms and conditions do not, and do not purport to, restrict, exclude or modify any statutory consumer rights under any applicable law.
6. **PARENTS/GUARDIANS/LEGAL REPRESENTATIVES OF ENTRANTS:** If you are entering this competition on behalf of another person (for example, if you are the parent or guardian of a participant under 18 years of age, or are the guardian or legally recognised representative of the entrant), you must have the relevant authority to do so. The Promoter reserves the right to request proof of your authority and reserves the right to disqualify any entry, entrant or winner for failure to provide proof of your authority in a manner that is acceptable to the Promoter.
7. **SOCIAL MEDIA:** Advertising or other communication in connection with this competition may be conducted via social media channels. This competition is not sponsored, endorsed or administrated by any social media platform and each entrant releases the social media platforms from any liability.