

\$100 Home Loan Challenge Campaign Terms and Conditions

\$100 Home Loan Challenge Campaign - be a member or sign up to become a member and set up a home loan auction on Lodex and if you don't receive an offer better than your current home loan comparison rate, within the 4 day auction duration, Lodex will give you \$100 or donate \$100 to a charity of your choice.

Campaign Commencement Date: Tuesday 16 January 2018

Campaign End Date: The earlier of Midnight Wednesday 28 February 2018 or upon 500 Lodex members claiming their \$100.

Definitions:

- offer means response from Lodex's panel of lenders & brokers
- auction duration equals four days
- current home loan means that the auction run must be on a 'like for like' home loan product. That is, for a current owner occupied home loan, a home loan auction for an owner occupied home loan with a similar Loan to Valuation Ratio (LVR) must be run. Similarly, for a current investment home loan, an investment home loan auction with a similar Loan to Valuation Ratio (LVR) must be run.
- charity means - one of the below 5 charities

1. The Big Issue - <https://www.thebigissue.org.au>
2. Starlight Children's Foundation- <https://starlight.org.au>
3. Australian Red Cross - <https://www.redcross.org.au>
4. The Salvation Army - <https://salvos.org.au>
5. Cancer Council Australia - <http://www.cancer.org.au>

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Australia's first auction-style loans & deposits marketplace

Dourios Ippos Pty Ltd, ACN 611 790 179 trading as Lodex, Australian Credit Licence 494811, Authorised Representative of PGW Financial Services Pty Ltd, AFSL 384713.

To Claim:

To claim your \$100 (Lodex will deposit the money within three business days of receipt of the below), please send the following to customerservice@lodex.co with Subject Line marked “\$100 Claim – Home Loan Challenge”:

- A scanned copy of your most recent bank/lender statement which shows your name, address and current home loan comparison rate
- Your Full Name:
- Your Bank Name:
- Your Bank Account Number:
- Your Bank BSB Number:

OR

To instruct Lodex to donate \$100 to a charity of your choice (Lodex will donate the money to the nominated charity within two business days of receipt of the below), please send the following to customerservice@lodex.co with Subject Line marked “\$100 Donation – Home Loan Challenge”:

- A scanned copy of your most recent bank/lender statement which shows your name, address and current home loan comparison rate
- Your Full Name:
- The Charity you nominate

Conditions:

By becoming a member of Lodex, you accept these terms and conditions and make the warranties set out in them. Australian citizens only, aged 18+. ^Home Loan Auction = be or become a member, build your profile and set up a Home Loan Auction.

Each member is limited to one \$100 claim or donation per person made during the promotion period (regardless of email address/es used). No Gaming allowed.

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Important Information:

"Rate responses" on loan requests are indicative only. Credit criteria and Ts & Cs apply. Check that any selected credit product you may access meets your personal objectives, circumstances and needs. Consider getting independent advice if needed. Lodex makes no representation about the suitability of any products or services accessed using the Lodex site. Rates are submitted only by the lender or broker. Read Lodex Terms of Use, and Privacy Policy to see how our auction service works.

Identification Documents:

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Lodex may require identification documents from you prior to paying or donating the \$100 and shall not be in breach of these conditions (nor have any obligation to pay you this campaign fee) if you do not (in Lodex's sole, absolute discretion) provide the identification documents requested by Lodex.

Abuse of the \$100 Home Loan Challenge Campaign:

Lodex has the right to refuse to give you or donate \$100 if (in its sole and absolute discretion) Lodex suspects that you have not used the Direct Campaign in good faith or have breached this Agreement.

We will determine, in our sole and absolute discretion, whether there has been a breach of this Agreement. When a breach of this Agreement has occurred, Lodex may take such action as we deem appropriate, including (but not limited to) termination of this Agreement, closing your membership and suspending the Direct Campaign.

Limitation of Liability:

Lodex accepts no liability for any use of the \$100 Home Loan Challenge Campaign, which does not comply with this Agreement.

Changes to this Agreement:

We may revise this Agreement at any time by amending this page. Continued use of the \$100 Home Loan Challenge Campaign shall amount to acceptance of the Agreement in force at that time.

Changes to the \$100 Home Loan Challenge Campaign:

Lodex reserves the right to:

- (a) amend, alter or change the \$100 Home Loan Challenge Campaign at any time, without notice; and

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(b) terminate the \$100 Home Loan Challenge Campaign at any time, without notice. In the event the \$100 Home Loan Challenge Campaign is terminated, Lodex will not be obliged to provide the \$100 that would have otherwise (post the termination date) qualified for \$100.

Applicable Law:

This Agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of New South Wales, Australia.

Each party irrevocably agrees that the courts of Australia shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this agreement or its subject matter or formation (including non-contractual disputes or claims).

Contact Us:

To contact us, please email customerservice@lodex.co

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