

Current Campaigns – Tell us in 25 words or less – How you could save with Lodex?

1. Holiday Campaign Terms and Conditions listed first
2. Car Loan and Personal Loan \$1500 Cash Competition Terms and Conditions follow

Holiday Campaign Terms and Conditions

Win a \$2750 holiday – Answer the question “How you could save with Lodex” in 25 words or less, be a member or sign up to become a member and set up a home loan rate request on Lodex and go in the draw to win a **\$2,750 Flight Centre voucher**.

Campaign Commencement Date: 12.01am AEST 24 May 2018

Campaign End Date: 11.59pm AEST 30 September 2018.

Winner notified after 12pm AEST Wednesday 3 October 2018 & results published on the Lodex website after 12pm AEST Friday 5 October 2018. See comprehensive details under The Game of Skill Draw section to follow.

Definitions:

- **rate request** means select the home loan symbol, fill out your request details and then anonymously post a request on the Lodex marketplace, where Lodex’s panel of lenders and brokers can make indicative offers for your rate request. If you wish to select a response from one of the lenders or brokers, then you will be making your identity known with the selected lender or broker
- **Lodex** is a free service to members
- **auction duration** equals four days

To Enter:

Entrants will be entered into the Holiday Campaign when they answer the question in 25 words or less, sign up to become a member and set up a home loan rate request on Lodex. Members can enter multiple times by doing all of the above.

To Opt-out:

If you enter the Holiday Campaign but no longer wish to participate, please email your request to customerservice@lodex.co stating ‘Opt-out’ in the subject line and writing your full name in the body of the email. Entries will be deemed accepted at the time of the home loan rate request.

Conditions:

By answering the question in 25 words or less including, becoming a member of Lodex, you accept these terms and conditions and make the warranties set out in them. You also consent to Lodex sharing your answer on Lodex social media platforms including Facebook, Instagram, Twitter, Google + and LinkedIn, using your Christian name.

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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.

Australian citizens only, aged 18+. The promoter is Dourios Ippos Pty Ltd t/a Lodex (ACN 611 790 179) of Level 13, 135 King Street Sydney NSW 2000. ^Home Loan Rate Request = be or become a member, build your profile and set up a Home Loan Rate Request.

No Gaming allowed.

The Directors, Officers, management and employees of Lodex and its related bodies corporate are not eligible to enter this Campaign.

The Game of Skill Draw

The judging for the game of skill will be conducted on Wednesday 3 October 2018 at 12pm by Lodex at Level 13, 135 King Street Sydney NSW 2000. The winner will be selected on the best and most interesting answer judged by the founders of Lodex. Once the winner has been contacted, the winner will be announced on Lodex's website www.lodex.co after two (2) days after the draw has occurred. The Winner will be notified by a representative of Lodex after 12pm AET on Friday 5 October 2018 directly by phone and in writing via email where further contact information and details may be requested including, but not limited to, full name, phone number, email address and residential address.

If the prize is not claimed by Monday 22 October 2018, a redraw will be conducted on Wednesday 24 October 2018. If required, the redraw will be conducted by Lodex, at Level 13, 135 King Street Sydney NSW 2000.

A redrawn winner will be notified by 15.00pm by phone within two (2) days of the draw, and in writing within seven (7) days of the draw. The name of the re-draw winner will be published on the Lodex website after 24 October 2018.

Entries not fully complying with these Conditions of Entry may be deemed invalid at the Promoter's discretion. If a winning entry is deemed not to comply with these Conditions of Entry, the entry will be discarded and the relevant prize will be re-awarded with the relevant clause of the Conditions of Entry as if the discarded entry had not been received.

All decisions of the Promoter are final and no discussions or correspondence will be entered into.

This is a game of skill.

Prize

There is one prize to be won. The prize consists of a \$2750 Flight Centre voucher.

If the prize involves travel to any destination:

It is a Winner's responsibility to ensure that they have requisite visas, vaccinations, valid documentation (including but not limited to valid passports and visas) which meet the

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requirements of immigration and other government authorities at every destination. Any fines, penalties, payments or expenditures incurred as a result of such documents not meeting the requirements of those authorities will be the sole responsibility of the Winner.

A Winner are responsible for all other expenses including spending money, meals, drinks, transfers, laundry charges, activities, incidentals, taxes, energy surcharges, gratuities, service charges, passports, visas, travel insurance and all other ancillary costs. Travel insurance is highly recommended to protect against the additional costs incurred in the event of unforeseen circumstances.

The Promoter makes no representation as to the safety, conditions or other issues that may exist at any destination or as part of the prize.

The prize will be awarded to the Entrant named in the entry.

Contacting the Entrant

Should an Entrant's contact details change during the Promotion Period, it is the Entrant's responsibility to notify the Promoter. A request to access or modify any information provided in an entry should be directed to the Promoter.

By accepting the prize, Winners agree to participate in and co-operate as required with all reasonable media editorial requests relating to the prize, including but not limited to, being interviewed and photographed. Winners will not be entitled to any fee for participating in these activities.

Tax

The Promoter will not be liable for any tax liability, including without limitation income tax, fringe benefits tax, or any liability or loss of opportunity due to reportable fringe benefits, incurred by a winner, an Entrant, their employer and/or the any other relevant party in regards to any connection with participating in the Promotion or the receipt or use of any prize.

Entrants, the winner and/or any other relevant party will be required to pay any taxes and other airport related charges (including any applicable GST on those taxes and charges) which may be due on receipt or use of the prize.

Entrants should seek independent financial advice to ensure they understand possible tax implications in relation to any tax liability and/or reportable fringe benefits before acceptance or use of a prize.

The Promoter does not accept responsibility for and makes no representations about any tax liability as a result of participating in the Promotion or from receiving or using any of the prizes.

The Promoter, its agents and associate companies are not responsible for and exclude

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all liability (including negligence), for any variation in the prize value to that stated in these Terms and Conditions.

Legal

The Promoter reserves the right to verify the validity of entries and to disqualify any entry which in the opinion of the Promoter, includes objectionable content, profanity, potentially insulting, inflammatory or defamatory statements, disqualify any Entrant who tampers with the entry process, who submits an entry that is not in accordance with these Conditions of Entry or who has, in the opinion of the Promoter, engaged in conduct in entering the Promotion which is fraudulent, misleading, deceptive or generally damaging to the goodwill or reputation of the Promotion and/or the Promoter. The Promoter reserves the right to disqualify a Winner if the Promoter becomes aware that the Winner and/or the Winner's entry is of a type described in this clause. Any Entrant disqualified under this clause is prohibited from any further participation in the Promotion.

In the case of the intervention of any outside act, agent or event which prevents or significantly hinders the Promoter's ability to proceed with the Promotion on the dates and in the manner described in these Conditions of Entry, including but not limited to vandalism, power failures, tempests, natural disasters, acts of God, civil unrest, strike, war, act of terrorism, the Promoter may in its absolute discretion cancel the Promotion and recommence it from the start on the same conditions, subject to any written directions given under State Regulation.

If for any reason this Promotion is not capable of running as planned, including due to infection by computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any causes beyond the control of the Promoter, which corrupt or affect the administration, security, fairness or integrity or proper conduct of this Promotion, the Promoter reserves the right in its sole discretion to disqualify any individual who tampers with the entry process, take any action that may be available and to cancel, terminate, modify or suspend the Promotion, or invalidate any affected entries, subject to any written direction given under State Regulation.

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 Promotion and Consumer Act 2010 (Cth), as well as any other implied warranties under the ASIC Act 2001 (Cth) in Australia, or similar consumer protection laws in the State and Territories of Australia (**Non-Excludable Guarantees**). The Promoter and its associated agencies and companies (and their respective officers, employees and agents) exclude all liability (including negligence) except for any liability that cannot be excluded by law, including the Non-Excludable Guarantees, for any direct, indirect or consequential injury, loss and/or damage arising in any way in connection with this Promotion or any prize/s. This includes, but is not limited to: (i) technical malfunctions, delays or failures, including those resulting from accessing any materials related to this promotion and any incorrect or inaccurate or incomplete information communicated in

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the course of, or in connection with, this Promotion as a result of any technical malfunctions, delays or failures; (ii) theft, unauthorised access or third party interference; (iii) lost or damaged entries, prize claims or prizes; and (iv) acceptance and/or use of any prize (including but not limited to any component of the Flight Centre Voucher).

The Promoter reserves the right in its sole discretion to disqualify any individual who the Promoter has reason to believe has breached any of these Conditions of Entry, or engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of this Promotion. Any Entrant disqualified under this clause is prohibited from any further participation in the Promotion. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

The Promoter and their associated agencies and companies assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, internet failure, theft or destruction or unauthorised access to, or alteration of entries, and reserves the right to take any action that may be available.

The Promoter is not liable for any tax implications arising from prize winnings. Independent financial advice should be sought as tax implications may arise as a result of accepting the prize. The Promoter is collecting your personal information for the purpose of conducting the Promotion, including providing any prize to you. If the Promoter can not collect your personal information, we will not be able to enter you in the Promotion or provide you with a prize.

You consent to the Promoter using your personal information for future promotional and marketing purposes regarding the Promoter's products and services, including contacting the entrant via SMS and email messages (and you consent to receiving such messages from the Promoter). Information on how to opt-out from these messages is set out in the Promoter's Privacy Policy.

Entrant's personal information may be disclosed to State and Territory lottery departments and Winners' names published as required under the relevant lottery legislation. A request to access, update or correct any information should be directed to the Promoter.

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.

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Identification Documents:

Lodex may require identification documents from you prior to awarding you with your prize 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 Holiday Campaign:

Lodex has the right to refuse to give you the award if (in its sole and absolute discretion) Lodex suspects that you have not used the Holiday 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 Holiday 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 Holiday Campaign shall amount to acceptance of the Agreement in force at that time.

Changes to the Holiday Campaign:

Lodex reserves the right to:

- (a) amend, alter or change the Holiday Campaign at any time, without notice; and
- (b) terminate the Holiday Campaign at any time, without notice. In the event the Holiday Campaign is terminated, Lodex will not be obliged to provide the prize that would have otherwise (post the termination date) qualified for the prize.

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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Car Loan and Personal Loan \$1500 Cash – Tell us in 25 words or less

Win \$1500 - Answer the question “How you could save with Lodex” in 25 words or less, be a member or sign up to become a member and set up a car, or personal loan rate request on Lodex and go in the draw to win **\$1500**

Campaign Commencement Date: 12.01am AEST 24 May 2018

Campaign End Date: 11.59pm AEST 30 September 2018.

Winner notified after 12pm AEST Wednesday 3 October 2018 & results published on the Lodex website after 12pm AEST Friday 5 October 2018. See comprehensive details under The Game of Skill Draw section to follow.

Definitions:

- **rate request** means select the home, car, personal or short term loan symbol, fill out your request details and then anonymously post a request on the Lodex marketplace, where Lodex’s panel of lenders and brokers can make indicative offers for your rate request. If you wish to select a response from one of the lenders or brokers, then you will be making your identity known with the selected lender or broker
- **Lodex** is a free service to members
- **auction duration** equals four days

To Enter:

Entrants will be entered into the ‘**Car Loan and Personal Loan \$1500 Cash – Tell us in 25 words or less Competition**’ when they answer the question in 25 words or less, sign up to become a member and set up a home loan rate request on Lodex. Members can enter multiple times by doing all of the above.

To Opt-out:

If you enter the ‘**Car Loan and Personal Loan \$1500 Cash Competition**’ but no longer wish to participate, please email your request to customerservice@lodex.co stating ‘Opt-out’ in the subject line and writing your full name in the body of the email. Entries will be deemed accepted at the time of the car or personal loan rate request.

Conditions:

Answer the question in 25 words or less including by becoming a member of Lodex, you accept these terms and conditions and make the warranties set out in them. You also consent to Lodex sharing your answer on Lodex social media platforms including Facebook, Instagram, Twitter, Google + and LinkedIn, using your Christian name.

Australian citizens only, aged 18+. The promoter is Dourios Ippos Pty Ltd t/a Lodex (ACN 611 790 179) of Level 13, 135 King Street Sydney NSW 2000. ^ Car or personal loan rate = be or become a member, build your profile and set up a car or personal loan rate Rate Request.

No Gaming allowed.

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The Draws:

The game of skill draw will be conducted according to the timeline set out below at 12pm by Lodex at Level 13, 135 King Street Sydney NSW 2000. Once the winner has been contacted, the winner will be announced on Lodex's website www.lodex.co after two (2) days after the draw has occurred. The Winner will be notified by a representative of Lodex after 12pm AET according to the timeline set out below. This will be done directly by phone and in writing via email where further contact information and details may be requested including, but not limited to, full name, phone number, email address and residential address.

To Claim:

To claim the \$1500 prize (Lodex will deposit the money within three business days of the below). Following being notified, Lodex (from customerservice@lodex.co) will send you an email to confirm the below & then you will be paid:

- Subject line: \$1500 Cash draw winner
- Your Full Name:
- Your Bank Name:
- Your Bank Account Number:
- Your Bank BSB Number:

If each prize is not claimed by the Winner 21 days following being notified by Lodex, the \$1500 prize will lapse.

Entries not fully complying with these Conditions of Entry may be deemed invalid at the Promoter's discretion. If a winning entry is deemed not to comply with these Conditions of Entry, the entry will be discarded and the relevant prize will be re-awarded with the relevant clause of the Conditions of Entry as if the discarded entry had not been received.

All decisions of the Promoter are final and no discussions or correspondence will be entered into.

This is a game of chance and skill plays no part in determining the outcome.

Prize

One x \$1500 cash prizes. The prize will be awarded to the Entrant named in the entry.

Contacting the Entrant

Should an Entrant's contact details change during the Promotion Period, it is the Entrant's responsibility to notify the Promoter. A request to access or modify any **lodex.co**

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information provided in an entry should be directed to the Promoter.

By accepting the prize, Winners agree to participate in and co-operate as required with all reasonable media editorial requests relating to the prize, including but not limited to, being interviewed and photographed. Winners will not be entitled to any fee for participating in these activities.

Tax

The Promoter will not be liable for any tax liability, including without limitation income tax, fringe benefits tax, or any liability or loss of opportunity due to reportable fringe benefits, incurred by a winner, an Entrant, their employer and/or the any other relevant party in regards to any connection with participating in the Promotion or the receipt or use of any prize.

Entrants, the winner and/or any other relevant party will be required to pay any taxes and other airport related charges (including any applicable GST on those taxes and charges) which may be due on receipt or use of the prize.

Entrants should seek independent financial advice to ensure they understand possible tax implications in relation to any tax liability and/or reportable fringe benefits before acceptance or use of a prize.

The Promoter does not accept responsibility for and makes no representations about any tax liability as a result of participating in the Promotion or from receiving or using any of the prizes.

The Promoter, its agents and associate companies are not responsible for and exclude all liability (including negligence), for any variation in the prize value to that stated in these Terms and Conditions.

Legal

The Promoter reserves the right to verify the validity of entries and to disqualify any entry which in the opinion of the Promoter, includes objectionable content, profanity, potentially insulting, inflammatory or defamatory statements, disqualify any Entrant who tampers with the entry process, who submits an entry that is not in accordance with these Conditions of Entry or who has, in the opinion of the Promoter, engaged in conduct in entering the Promotion which is fraudulent, misleading, deceptive or generally damaging to the goodwill or reputation of the Promotion and/or the Promoter. The Promoter reserves the right to disqualify a Winner if the Promoter becomes aware that the Winner and/or the Winner's entry is of a type described in this clause. Any Entrant disqualified under this clause is prohibited from any further participation in the Promotion.

In the case of the intervention of any outside act, agent or event which prevents or significantly hinders the Promoter's ability to proceed with the Promotion on the dates

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and in the manner described in these Conditions of Entry, including but not limited to vandalism, power failures, tempests, natural disasters, acts of God, civil unrest, strike, war, act of terrorism, the Promoter may in its absolute discretion cancel the Promotion and recommence it from the start on the same conditions, subject to any written directions given under State Regulation.

If for any reason this Promotion is not capable of running as planned, including due to infection by computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any causes beyond the control of the Promoter, which corrupt or affect the administration, security, fairness or integrity or proper conduct of this Promotion, the Promoter reserves the right in its sole discretion to disqualify any individual who tampers with the entry process, take any action that may be available and to cancel, terminate, modify or suspend the Promotion, or invalidate any affected entries, subject to any written direction given under State Regulation.

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 Promotion and Consumer Act 2010 (Cth), as well as any other implied warranties under the ASIC Act 2001 (Cth) in Australia, or similar consumer protection laws in the State and Territories of Australia (**Non-Excludable Guarantees**). The Promoter and its associated agencies and companies (and their respective officers, employees and agents) exclude all liability (including negligence) except for any liability that cannot be excluded by law, including the Non-Excludable Guarantees, for any direct, indirect or consequential injury, loss and/or damage arising in any way in connection with this Promotion or any prize/s. This includes, but is not limited to: (i) technical malfunctions, delays or failures, including those resulting from accessing any materials related to this promotion and any incorrect or inaccurate or incomplete information communicated in the course of, or in connection with, this Promotion as a result of any technical malfunctions, delays or failures; (ii) theft, unauthorised access or third party interference; (iii) lost or damaged entries, prize claims or prizes; and (iv) acceptance and/or use of any prize (including but not limited to any component of the Flight Centre Voucher).

The Promoter reserves the right in its sole discretion to disqualify any individual who the Promoter has reason to believe has breached any of these Conditions of Entry, or engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of this Promotion. Any Entrant disqualified under this clause is prohibited from any further participation in the Promotion. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

The Promoter and their associated agencies and companies assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, internet failure, theft or destruction or unauthorised access to, or alteration of entries, and reserves the right to take any action that may be available.

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The Promoter is not liable for any tax implications arising from prize winnings. Independent financial advice should be sought as tax implications may arise as a result of accepting the prize. The Promoter is collecting your personal information for the purpose of conducting the Promotion, including providing any prize to you. If the Promoter can not collect your personal information, we will not be able to enter you in the Promotion or provide you with a prize.

You consent to the Promoter using your personal information for future promotional and marketing purposes regarding the Promoter's products and services, including contacting the entrant via SMS and email messages (and you consent to receiving such messages from the Promoter). Information on how to opt-out from these messages is set out in the Promoter's Privacy Policy.

Entrant's personal information may be disclosed to State and Territory lottery departments and Winners' names published as required under the relevant lottery legislation. A request to access, update or correct any information should be directed to the Promoter.

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:

Lodex may require identification documents from you prior to awarding you with your prize 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 'Car Loan and Personal Loan \$1500 Cash Competition':

Lodex has the right to refuse to give you the award if (in its sole and absolute discretion) Lodex suspects that you have not used the '**Car Loan and Personal Loan \$1500 Cash Competition**' 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 '**Car Loan and Personal Loan \$1500 Cash Competition**'

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Limitation of Liability:

Lodex accepts no liability for any use of the **'Car Loan and Personal Loan \$1500 Cash Competition'**, 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 **'Car Loan and Personal Loan \$1500 Cash Competition'** shall amount to acceptance of the Agreement in force at that time.

Changes to the 'Car Loan and Personal Loan \$1500 Cash Competition':

Lodex reserves the right to:

- (a) amend, alter or change the **'Car Loan and Personal Loan \$1500 Cash Competition'** at any time, without notice; and
- (b) terminate the **'Car Loan and Personal Loan \$1500 Cash Competition'** at any time, without notice. In the event the **'Car Loan and Personal Loan \$1500 Cash Competition'** is terminated, Lodex will not be obliged to provide the prize that would have otherwise (post the termination date) qualified for the prize.

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).

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