

**Your participation in Grimsey's Promotion shall be deemed to be your complete acceptance of the Terms and Conditions herein. The following are the Terms and Conditions of the Apple Watch or Android equivalent Giveaway.**

1. Only persons over the age of 18 are eligible to participate in the promotion.
2. You may be asked, at any stage, to provide Grimsey with proof of age and /or identity.
3. To be deemed eligible for this promotion, you must either:
  - Apply and complete a Life Insurance Policy, Total and Permanent Disability and/or an Income Protection Policy where Grimsey Wealth are the Australian Financial Services Licensee provider linked to the policy for a minimum 12 month period (for the elimination of doubt, 'linked' is defined as Grimsey being the adviser listed on the policy for the duration of the 12 month period); and/or
  - Apply and settle a residential property loan and Grimsey Pty Ltd are the Australian Credit Licensee provider linked to your lending facility for a minimum 12 month period (for the elimination of doubt, 'linked' is defined as Grimsey being the mortgage broker on the policy for the duration of the 12 month period).
4. The promotion shall take place from Monday 3<sup>rd</sup> September 2018 and Grimsey reserves the right to cease the promotion at any time.
5. Each entrant shall be entitled to receive one (1) apple watch or Android equivalent only.
6. The promotional Prize shall be an Apple watch or Android equivalent to the value of \$500 (approximately)
7. The promotional item will be given to eligible clients on either settlement of their new loan or upon the first payment of their new insurance policy(s)
8. Grimsey's decision is final with respect to all matters relating to awarding of the promotional item and shall not be subject to review or appeal by any entrant or by any third party.
9. Your participation in the promotion is considered your agreement that Grimsey may contact you.
10. The promotional prize is neither transferable nor exchangeable and cannot be exchanged for money or money's worth.
11. By entering the promotion each entrant unreservedly agrees to these terms and conditions which govern the promotion and the eligibility of the Apple watch or Android equivalent.
12. By entering the promotion each entrant agrees to release, discharge and hold harmless Grimsey, its legal representatives, affiliates, subsidiaries, agencies and their respective officers, directors, employees and agents from any damages whatsoever suffered or sustained in connection the promotion.
13. Eligible participants in the promotion shall be solely responsible for any additional costs relation to Apple watch or Android equivalent
14. Grimsey reserves the right to alter these Terms and Conditions at any time and in its sole discretion.
15. Grimsey reserves the right, at any time, to cancel, modify or suspend the promotion.
16. In the event where an award or prize is awarded as a result of this promotion, and the person to which it is awarded either cancels their insurance policy(s) or transfers the property loan to another Credit Provider, Grimsey reserves the right to recoup the cost of the prize to the value of \$500