

Terms and conditions of “YOUR CHANCE TO WIN” Competition

1. The prize includes a Smart TV and surround sound entertainment system. The total package is valued at a maximum RRP of \$9,897. Included with the Smart TV and surround sound entertainment system:

- Samsung Smart TV
- 2 x 3D glasses
- PlayStation®3
- DALI Surround sound system
- Front speakers
- Centre speaker
- Rear speakers
- Subwoofer
- Amplifier
- Speaker cable and HDMI cable
- TV Cabinet
- Buzz Bundle Game

2. The prize winner will be the first fully completed ticket drawn from the online competition entry system. No communication will be entered into.

3. All applicants must be 18 years of age and over.

4. Entry is open to all clients of each “Partner” – Partners being those companies and/or individuals that utilise the services of Your Client Matters (“YCM”) and are current financial subscribers at the time of the competition draw.

5. Staff and direct family members of staff of YCM are not permitted to enter the competition.

6. Staff of the Partners are not permitted to enter the competition, however non-staff family members are allowed to enter.

7. Staff and direct family members of staff of Samsung, Dali and JB Hi-Fi any are not permitted to enter the competition.

8. Entry Details

a. One entry is available for every referral/contact given to the Partner.

b. One entry is available for each new client that is added to the Partner’s database to receive a copy of the quarterly magazine or other correspondence.

c. Up to three entries are available to all clients (of the Partner) who finance or refinance their home or investment loan with the Partners or complete business with the Partner.

d. One entry is available to any business associate from a company outside that of the Partner) whose client has generated a referral directly to the Partner.

e. One entry is available to all clients who make an appointment with the Partner to investigate the possibilities of using the Partners service.

f. One entry is available to all clients who have a phone consultation to discuss their situation.

g. One entry is available to all clients (of the Partner) who register their interest in the Partners services or complete an entry form to enter the competition, via SMS, social media, email or internet related contact.

h. One entry is available for any client (of the Partner) who participates in any of the competition surveys.

9. A referral is constituted as a relative, friend or acquaintance including their name, address, and other contact details.

10. This competition commences on Thursday 1 September 2011

and closes at ADST 9:00 am on Monday 23 January 2012

AEDT.

11. The draw is to take place at 12:00 noon, Tuesday 24 January

2012 ADST at the offices of Your Client Matters 11/16 Gibbs St Miranda, NSW, 2228. If the prize winner cannot be contacted, a second chance draw will be held at 12:00 noon, Tuesday 24 April 2012 AEST at the offices of Your Client Matters.

12. The winner is to be notified by telephone (where possible)

within seven days of the draw, this date being Tuesday 31 January 2012. The winner will also be notified by

registered mail, to be posted within two working days of the draw, this date being Friday 27 January 2012

(Thurs 26 Jan is a public holiday). The second chance draw winner (where necessary) is to be notified by telephone

(where possible) within seven days of the draw, this date being Tuesday 1 May 2012. The second chance winner

will also be notified by registered mail, to be posted within two working days of the draw, this date being Friday

27 April 2012 (Wed 25 April is a public holiday). The winner will also be published in the Dear Reader letter of Autumn

2012 issue of the quarterly magazine published 8 March 2012. Also in The Australian newspaper on

Wednesday 16 February 2012. Second chance draw winner will be advertised in the Australian on Wednesday

17 May 2012.

13. Authorised under NSW Permit LTPS/11/06063 ACT TP 11/02714.1 Vic Permit No 11/1370 SA Permit No T11/1377.

14. The promoter of the competition is: Your Client Matters Pty Ltd ABN 831 080 30173 11/16 Gibbs St, Miranda, NSW 2228.

15. The Smart TV and surround sound entertainment system be collected by 28 February 2012. Conditions applicable to the prize are:

a. If the promoted products are not available at the time of the draw then an equivalent product will be provided in its place. Subject to relevant state authorities

b. The prize will be available for collection at a SAMSUNG re-seller store as notified by YCM within 28 days after the draw date, or as specified by the SAMSUNG re-seller store it will be purchased from. Free delivery will be provided for those winners who cannot go to a SAMSUNG re-seller store for collection to the value of no more than \$500.