

Conditions and Rules of Entry - Win 6 months of your Car Repayments Promotion

1. Submission of an entry to the Win 6 months of your Car Repayments Promotion is deemed as acceptance of these terms and conditions.
2. The Promoter is Platform Finance Pty Ltd ABN 46 609 245 981, Level 6, 15 Help Street Chatswood NSW 2067 Ph: 1300 88 77 54. Platform Finance subsidiaries that are joint promoters for the competition are: Platinum Direct Finance, Melbourne Finance and Mildura Finance.
3. Entry is only available to Australian residents who are 18 years and over and Australian businesses. Employees (and the immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, its distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter.
4. The Promotional Period commences on Monday 13 May 2019 9am and ends at 11.59pm (AEST) on Friday 28 June 2019.
5. The prize consists of 6 months of your Car Repayments to be paid for by Platform Finance in six monthly repayments direct to the financier. Conditions of the Eligible Loan include:
 - a. The amount financed cannot be over \$45,000 including GST and all fees and charges
 - b. The loan must be a chattel mortgage or consumer loan
 - c. The car can be for private or business use
 - d. The loan term must be 60 months with a balloon not less than 20% OR maximum repayments of \$800pm
 - e. Depends on individual credit ratings and loan suitability
6. To enter the promotion, an entrant must apply and settle a loan through one of the three joint promoters during the Promotional Period. Applications are subject to approval criteria. Terms and conditions apply.
7. The total prize pool value is a maximum of AUD \$4800.
8. One winner will be drawn from all three joint promoters.
9. The draw will take place via computerised random selection at Platform Finance on Friday 19 July 2019 at 10.30am AEST.
10. The winner will be contacted by phone or email within two (2) business days of the draw.
11. Details of the winner may be published on the joint promoter's website, Facebook page, Twitter feed, LinkedIn and in other promotional material.
12. The Prize cannot be transferred, redeemed for any other prize or exchanged for cash.
13. Prize must be claimed by 31 July 2019 by 10.30am AEDT. In the event of an unclaimed prize, the prize will be redrawn on 1 August 2019 at 10.30am at Platform Finance. The winner of the redraw will be notified by using the contact details on file with the Promoter within two (2) business days of the redraw, includes in writing. If both draws are unclaimed, the prize will be automatically forfeited and not available if sought to be claimed later.
14. Limit one (1) entry permitted per Eligible Loan applied for and settled during the Promotional Period. If multiple persons are listed on a loan (and the loan is not for a business), the entry will then be awarded to the primary person listed on the loan.
15. All entries become the property of the Promoter. The Promoter reserves the right to use the content of any entry for the purpose of future promotions.

16. Entry to the prize draw constitutes consent for Platform Finance to use the entrant's contact details for future marketing activities conducted by Platform Finance and the joint promoters. If you do not wish to be contacted by Platform Finance for future marketing purposes, please advise by sending an email to marketing@platform.com.au.
17. No part of this document is to be construed as an offer by anyone capable of acceptance or as a solicitation to obtain a financial product. Platform Finance does not provide financial or investment advice. Platform Finance recommends that you seek independent financial, legal and taxation advice before making an investment decision. The car finance is provided by joint promoters Platinum Direct Finance Pty Ltd ABN 29 117 660 938 Australian Credit Licence No 384428, Melbourne Finance Broking Pty Ltd ABN 13 065 069 570 Australian Credit Licence No 387036 and Mildura Finance Pty Limited ABN 28 089 538 198 Australian Credit Licence 385395.
18. No entry fee is charged by the Promoter to enter the Promotion.
19. The Promoter is at its discretion entitled to accept or reject any entry. No correspondence will be entered into regarding the winner. Platform Finance's decision is final.
20. Authorised under: ACT Permit No. TP 19/03209, NSW Permit No. LTPS/19/34077.