*New Year, New You Prize Draw: Terms & Conditions

1. Entry instructions and prize information form part of these Terms and Conditions. By participating, entrants agree to be bound by these Terms and Conditions.
2. This prize relates to individuals who submit a new application to emoney Pty Ltd ("emoney") ACN 079 790 364 Australian Credit Licence 386 494.
3. You will be automatically entered into the New Year, New You prize draw when you lodge a new application to emoney via ApplyOnline, Loanapp or via email at newloans@emoneyfinance.com.au.
4. An extra entry will be awarded into the prize draw if you leave a review on our Google My Business page.
5. There is one major prize on offer a 3 month Snap Fitness Single Gym membership and an emoney heath pack to the value of AUD$500 (including GST and start-up fee).
6. Specific items in the emoney health pack prize may vary and will be determined at the discretion of the promoter at the time of the draw.
7. Prize value based upon the recommended retail price at the time of printing (inclusive of GST).
8. The winner will be selected at random from all entries received.
9. Minimum loan amount presented in the application must be over $150,000.
10. The emoney health pack will be dispatched within one month after the draw.
11. We will endeavour to purchase the gym membership at your closest Snap Fitness centre.
12. Promotion starts 9am (AEST) 13 January, 2020 and will cease at 5pm (AEST) 29 February, 2020.
13. The winner will be notified by e-mail within 14 days of the draw date.
14. If you are a winner, the Promoter may request you to participate in any publicity or promotion organised by the Promoter including promotional photographs.
15. Any ancillary costs associated with redeeming the prize are not included.
16. Redemption of the prize is subject to any terms and conditions of the issuer including those specified in their membership agreement contracts.
17. The prize is not redeemable for cash and is not transferable.
18. This offer is not to be used in conjunction with any other offer.
19. Employees and Directors of emoney and its related entities are not eligible to participate in this offer.
20. The Promoter reserves the right to amend the Terms and Conditions of this prize at any time without prior notice.
21. In the event of any dispute regarding the Terms and Conditions, the conduct, results and any other matters relating to this prize draw, the decision of the Promoter shall be final and no correspondence or discussion shall be entered into.
22. The Promoter is emoney Pty Ltd ("emoney") ACN 079 790 364
    Australian Credit Licence 386 494
    W232 Oracle West,19 Elizabeth Avenue, Broadbeach QLD 4218

By going into the draw, the entrant/s will be deemed to have accepted these terms & conditions.

6th January 2020