

The Wealth Centre's
Promotion Terms and Conditions
Schedule to Conditions of Entry

Promotion	\$400 Mortgage Review & Rewrite Bonus Promotion ("MR&R")			
Promoter Name	Symmetry Finance Pty Ltd (ACN 605 062 566) trading as TWC Finance Pty Ltd ("Promoter")			
Promoter Address	Suite 8, 176 Main Street, Osborne Park, WA 6017, 1300 132 648 ("Head office")			
Promotional Period	The promotion will start at 9am AWST on Monday, 04 April 2016 and close at 11.59pm on Thursday, 30 June, 2016.			
Websites	www.thewealthcentre.com.au www.win1million.com.au www.twc7easysteps.com.au www.thewealthcentreproperty.com.au			
Cash Bonus Package Details	Type	Bonus	No. Available	Value
	Cash	\$400 Cash per MR&R	1000	\$400
	Total Bonus Pool			Up to \$400,000
Lender	<p>The below mentioned banks are referred to as the "Big 4 banks" throughout.</p> <ul style="list-style-type: none"> • Australia and New Zealand Banking Corporation ('ANZ'), • Commonwealth Bank of Australia ('CBA'), • National Australia Bank ('NAB'), • Westpac Banking Corporation ('WBC'), 			
Entry Restrictions	<ul style="list-style-type: none"> • Entry open to residents of Western Australia. • Limited to one Bonus Package per MR&R • Offer is applicable to publicly available home loan (owner occupied) offers with a "Lender" for a period of no less than 24 months. • Investment loans are excluded from this promotion. • The interest rate for your current home loan must be variable. Fixed rate home loans are excluded from this promotion. • Your home loan repayments must be Principal & Interest (P&I). Interest Only (IO) loans are excluded from this promotion. • Loan to Value Ratio ('LVR') at the time of assessment with the Promoter must be equal to or less than 80%. • Minimum home loan size of \$150,000. • Discharge fees are excluded at the time of comparison. 			

	<ul style="list-style-type: none"> • Only one entrant per home loan. • Promotion is not available in conjunction with any other offer.
Entry Procedure MR&R Cash Bonus	<p>Clients of the Promoter (“Buyers”) who:</p> <ul style="list-style-type: none"> • Have a face to face consultations with one of the Promoter’s Relationship Managers. The consultation must be of a sufficient duration to allow the Promoter to make an assessment. • Mandatory documents at the time of the consultation are: <ul style="list-style-type: none"> ○ Photographic identification ○ Income details - last 2 payslips ○ Current home loan contract ○ Details of your assets and liabilities - latest bank statement(s) ○ Copy of your rate notices ○ Other documents that may be reasonably required with regards to your home loan, you and your financial status • Eligibility for a face to face consultation and/or an assessment is not an indication of a home loan approval. • The Promoter will verify your home loan details with your Lender • Entrants wishing to proceed with a home loan application will be subject to the normal lending criteria/guidelines relevant to the Promoter. • The Promoter will make a comparative assessment of your home loan. • Savings are represented by a lower interest rate and overall savings over the term of the home loan.
MR&R Cash Bonus Redemption	<p>In the unlikely event the Promoter cannot show you during the Entry Procedure how you can save on your home loan (subject to compliance with the T&Cs) you will be entitled to receive \$400 cash *(inclusive of GST).</p> <ul style="list-style-type: none"> • You are required to send through your bank details for the MR&R Cash Bonus to be paid into before the close of the promotion. • The MR&R Cash Bonus will be transferred into your bank account within 28 days. • Maximum number of MR&R Cash Bonuses available are 1,000.
MR&R Cash Bonus Restrictions	<p>As per Conditions of Entry. Not transferable.</p>
Maximum Entries	<p>Only one MR&R Cash Bonus available per home loan.</p>
Notification of	<p>The promoter will notify you via email at the conclusion of your ‘face to</p>

Bonus	face' consultation
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CONDITIONS OF ENTRY

1. The Promoter is Symmetry Finance Pty Ltd (ACN 605 062 566) trading as TWC Property Pty Ltd. TWC Finance of Suite 8, 176 Main Street, Osborne Park, WA 6017, 1300 132 648 ("the Promoter").
2. Participation in the Promotion constitutes acceptance of the T+Cs and Schedule. Any capitalised terms used in these T&Cs have the meaning given in the Schedule, unless stated otherwise. The resolution of any discrepancy between these T&Cs and/or the Schedule and/or the advertising of the Promotion will be undertaken by the Promoter in its absolute discretion. All decisions and actions of the Promoter relating to the Promotion or Redemption of the Bonus are exercised accordingly at its absolute discretion and are final. No discussions or correspondence with Buyers or any other person will be entered into.
3. The Promoter may (Subject to State Regulations) vary the terms of, or terminate, this Promotion at any time at its absolute discretion without liability to any Buyer or other person. The Promoter will not award the Mortgage Review & Rewrite Cash Promotion if the Promotion is terminated for whatever reason. If the Promotion is not capable of being conducted due to circumstances beyond the Promoter's control, including due to any technical or communications problems, the Promoter reserves the right to amend, suspend or cancel the Promotion subject to approval from any relevant authority.
4. **Promotional Period:** The Promotion will be conducted during the Promotional Period.
5. **Entry Restrictions:** Eligibility to enter the Promotion is subject to the Entry Restrictions. The Promoter is entitled to request photographic proof of identity, age and West Australian residency from any participant.
6. **Ineligibility:** Should the Promoter deem a Buyer ineligible; the Buyer may not participate further in the Promotion. All decisions are at the discretion of the Promoter and no correspondence will be entered in this regard.
7. **Entry Procedure:** To enter the Promotion, Buyers must complete the Entry Procedure MR&R Cash Bonus and comply with all other applicable requirements during the Promotional Period.
8. **Maximum Entries:** Buyers can enter the Promotion up to the Maximum Entries as stated in the Schedule. Each Entry must individually meet the Entry Restrictions.
9. **Technical Problems:** The Promoter is not responsible for any problems or technical malfunction of any computer online systems communication networks, computer equipment, software, technical problems or traffic congestion on the internet or at any website or any combination therefore, including any error, omission alteration, tampering, deletion, theft, destructions, transmission interruption, communications failure or otherwise preventing entrants from successfully submitting an Entry, any injury or damage to an Entry or Buyers or any third party's computer resulting from participation in or downloading any materials in relation to this Promotion.

10. **Verification Checks:** The Promoter or its representatives may conduct security or certification checks (including enforcement verification requirements) in their absolute discretion to determine or confirm a Buyer's eligibility to enter the Promotion or to claim a Bonus.
11. **Bonus Values:** The Total Bonus Pool is specified in the Schedule. All listed Bonus values are the recommended retail value as provided by the Bonus Provider or supplier, are in Australian dollars and include GST (unless otherwise stipulated) and are correct at the time or preparation of these Conditions of Entry. The Promoter accepts no responsibility for any tax implications that may arise from claiming the Bonus. The Promoter takes no responsibility for variations in the value of the Bonus.
12. **Bonus Details:** All Bonus(s) will be awarded as specified in Promotion. If the MR&R Cash Bonus or part thereof is unavailable for any reason, the Promoter, at its discretion, may substitute it for another item of equal or higher value. The Bonus(s) are subject to any Bonus Restrictions specified in the Schedule subject to the relevant state authorities that have granted the license or permit (if applicable). Each Bonus or part thereof is subject to availability, non-transferable and non-exchangeable. The Promoter will not be responsible or liable if for any reason beyond their reasonable control any element of any Bonus is not provided. The Promoter will not be liable for any damage or delay in delivery of the Bonus, or for any compensation in relation to the Bonus.
13. **Cash:** The MR&R Cash Bonus will be awarded in the form of an EFT to the Buyer's nominated bank account. Cash transfers may take up to 28 working days to process prior to being ready for collection from the date the Buyer Redeems the MR&R Cash Bonus.
14. **Liability:** The Promoter and its related bodies corporate, contractors and agencies associated with this Promotion will not be liable for any loss (including but not limited to indirect or consequential loss), damage or personal injury which is suffered or sustained (including without limitation personal injury which is suffered or sustained (including without limitation that caused by any person's negligence) relating to the Promotion of the awarding or redemption of the Bonuses except for any liability which cannot be excluded by law (in which case liability is limited to the minimum amount allowable by law).
15. **Australian Consumer Law:** A Buyer has rights under the Australian Consumer Law and other similar legislation which cannot be excluded, restricted or modified by the Promoter. These rights include a statutory guarantee that any services provided by the Promoter will be rendered with due care and skill and that any goods will be of acceptable quality. These Conditions of Entry do not exclude, restrict or modify those statutory rights in any way. However, to the extent it is permitted by law to do so, the Promoter makes no representations or warranties, express or implied, other than those contained within the Australian Consumer Law, regarding the quality and suitability of the Bonus awarded under these Conditions of Entry and will not be responsible for breach of any such implied terms.
16. **Social Media:** If any part of the Promotion is run on social media, Entrants release the Social Media platform specified in the Schedule and its associate companies from all liability arising in respect of the Promotion and acknowledge that (a) the Promotion is in not anyway sponsored, endorsed or administered by, or associated with, the Social

Media platform; (b) any information provided by the entrant in connection with the Promotion is provided to the Promoter and not to the Social Media platform; and (c) any questions, comments or complaints regarding the Promotion will be directed to the Promoter, not to the Social Media platform.

17. **Privacy:** The Promoter collects the personal information the Buyer provides for the purpose of administering the Promotion. The Promoter may also use Buyer's personal information in advertisements, publications, media statements and other promotional material associated with the Promotion, and to contact them by electronic messaging (including email and SMS) for marketing purposes, including notifications about future promotions and special offers regarding the Promoter's products and services.
18. **Disclosure of Personal Information:** The Promoter may also disclose Buyer's personal information to its related bodies corporate, contractors and agencies connected with the Promotion and relevant authorities for the purposes of administering the Promotion, marketing and publicity. However the Promoter promises not to share your details outside of the aforementioned bodies.
19. **Privacy Policy:** The Promoter's privacy policy can be viewed at www.thewealthcentre.com.au/privacy-policy. It contains information about how entrants can complain about a privacy breach and how the Promoter will deal with such a complaint, how entrants can seek access to the personal information the Promoter holds about them and seek the correction of such information, and how they can opt out of receiving direct marketing messages.