

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

Promotion	Your chance to Win \$1 Million Cash			
Promoter Name	Symmetry Wealth Pty Ltd (ACN 604 617 307) trading as The Wealth Centre ("the Promoter").			
Promoter Address	Suite 8, 176 Main Street, Osborne Park, WA 6017, 1300 132 648 ("Head office")			
Websites	<a href="http://www.thewealthcentre.com.au">www.thewealthcentre.com.au</a> <a href="http://www.win1million.com.au">www.win1million.com.au</a> <a href="http://www.twc7easysteps.com.au">www.twc7easysteps.com.au</a> <a href="http://www.thewealthcentreproperty.com.au">www.thewealthcentreproperty.com.au</a>			
Promoter's Database	<p>Subscription to the Promoter's Database ("Database") is free. Entry into the Promotion automatically subscribes the Entrant to the Database and grants permission to the Promoter to contact the Entrant with the Promoter's blogs, emails, phone calls or mail with offers and information.</p> <p><b>Subscribers are under no obligation to take part in any promotion or offer.</b></p> <p>If an Entrant chooses to unsubscribe from the Database during the Promotional Period the Entrant's tickets in the Promotion will immediately be forfeited.</p> <p>Entrants are able to re-subscribe and unsubscribe to and from the Database at any time.</p> <p>Each email communication the Entrant receives will clearly show the 'unsubscribe' option at the base of the email.</p>			
Prize Details	<b>Type</b>	<b>Prize</b>	<b>No. Available</b>	<b>Value</b>
	Preliminary Draw Event ("PDE")	Invite for the PDE winner to the MDE	1	\$0
	Major Draw Event ("MDE")	The MDE winner will be awarded one of two Major Prizes 1. \$10,000 cash 2. \$1,000,000 cash	1	Up to \$1,000,000
	<b>Total Prize Pool</b>			<b>Up to \$1,000,000</b>
Promotional Period	Opens	09.00 (WST) Friday, 22 January 2016		
	Closes	11.59pm (WST) Saturday, 31 December 2016.		
	The promoter may amend the Promotional Period in accordance with state legislative rules			
Contesting Period	Opens	09.00 (WST) Friday, 22 Jan 2016 to		
	Closes	17.00 (WST) Friday, 2 December 2016		
	Times	24 hours a day.		
PDE details	Date	Monday, 5 December 2016		
	Time	12 noon (WST)		
	Place	The Promoter's Head office		
MDE details	Date	Friday, 9 December 2016		
	Time	During business hours. Time to be confirmed with Preliminary Draw winner		
	Place	The Promoter's Head Office		

Entry Restrictions	<p>Entrants must be at least 18 years of age, or older at time of entry.  Entrants must be residents of Western Australia at the time of entry.  Entrants must join and remain part of the Database until 11.59pm, 31 December 2016.  Entrants or their authorised representative must be able to attend the MDE on 9 December 2016 or subsequent date as nominated by the Promoter.  Winner of the PDE prize is required to provide photographic proof of identity, age and West Australian residency to the Promoter at least 24 hours prior to the MDE.  Any appointments held must be held before the end of the Contesting Period.</p>
Entry Content required for a valid Ticket	<p>Entrants will be required to supply the following information:</p> <ol style="list-style-type: none"> <li>1. First name</li> <li>2. Surname</li> <li>3. Full postal address</li> <li>4. Mobile phone number</li> <li>5. Email address</li> </ol>
Entry Procedure	<p><b><u>To earn 1 ticket:</u></b>  Entrants earn 1 ticket into the Promotion by completing the required Entry Content:</p> <ol style="list-style-type: none"> <li>1. ONLINE: websites as listed in the Schedule</li> <li>2. SOCIAL MEDIA PLATFORMS: via paid ad links or postings</li> <li>3. IN PERSON: <ol style="list-style-type: none"> <li>a. At Head Office</li> <li>b. various expos stands held by the Promoter throughout the Promotional Period</li> <li>c. directly to the Promoter or the Promoter’s authorised representatives</li> </ol> </li> </ol> <p>There is no cost associated with the acquisition of this first ticket.  The Promoter reserves the right to offer opportunities not listed above for Entrants to enter the Promotion.</p>
Additional Tickets	<p><b><u>To earn extra tickets:</u></b>  There is no requirement for entrants to apply for extra tickets.</p> <p><b><u>To earn 5 extra tickets:</u></b>  Entrants will earn 5 extra tickets by taking one of the following actions during the Contesting period:</p> <ol style="list-style-type: none"> <li>1. Attend an appointment with one of the Promoter’s Relationship Managers  There is no cost to meet with one of the Promoter’s Relationship Managers.  Maximum of one appointment with The Promoters Relationship Managers’ per entrant.</li> <li>2. Attend an appointment with one of the Promoter’s Trusted Professionals  There may be costs associated with meeting one of the Promoter’s Trusted Professionals. (EG: accountant / lawyer)  Maximum of five tickets earned for each of The Promoter’s Trusted Professionals per entrant.</li> </ol>

	<p><b><u>To earn 10 extra tickets:</u></b></p> <p>Entrants will earn 10 extra tickets by taking one of the following actions during the Contesting period:</p> <ol style="list-style-type: none"> <li>1. Purchase a property through the Promoter where the contract becomes unconditional. It may be that if a purchase is made in the 3<sup>rd</sup> or 4<sup>th</sup> quarter it will not be able to become unconditional. There may be costs associated with the purchase of a property.</li> </ol> <p>The Promoter reserves the rights to allocate extra tickets to Entrants at its own discretion.</p>
Maximum Entries	Multiple entries are permitted per entrant. Each entrant must have a separate and valid email address.
<b><u>Preliminary Draw Event ("PDE")</u></b>	
The Promoter's decision is final and no correspondence will be entered into.	
PDE Date and Time	12 noon, Monday 5 December 2016
Location PDE	Promoter's Head office
Attendance at PDE	Entrants do not need to be present at the PDE to win. Attendance of entrants has not been allowed for at the PDE.
PDE Ticket validation	At the close of the Contesting Period the Promoter will confirm all Entrants are current subscribers to the Promoter's online community
PDE Verification	The PDE will be constructed and closely monitored by appropriate officials as determined by the Insurer and Promoter including, but not limited to independent adjudicators.  The PDE Method will be recorded on film for verification purposes.
PDE Method	Random electronic draw from all valid ticket holders by the Promoter.
Contact of PDE Winner	The Promoter will attempt to contact the PDE winner via the email address and mobile phone number as supplied on ticket entry and by all other reasonable means for a period of 8 hours from the time of the draw.  If the PDE winner cannot be contacted within this time frame the Promoter will draw another PDE Winner via the random electronic draw process and contact as detailed above.  Names will be drawn in eight hour intervals until a valid PDE winner has been contacted and verified.
<b><u>Major Draw Event ("MDE")</u></b>	
The Promoter's decision is final and no correspondence will be entered into.	
MDE Date and Time	Business hours, Friday, 9 December 2016
MDE Location	Promoter's Head office
Attendance at MDE	The PDE winner will be required to attend the Promoter's Head Office on Friday, 9 December 2016 during business hours. The exact time to be determined.

Representative of PDE Winner	In the case of the PDE winner being unable to attend Head office for the MDE they can nominate a person to attend on their behalf (Representative) The PDE winner's representative must be 18+ years of age. EG The PDE winner works away or is overseas.
Identification of PDE Winner	The PDE winner is required to provide photographic proof of their identity, age and Western Australian residency to the Promoter 24 hours before the MDE. EG Current drivers licence.  Or if sending a Representative to the MDE; the PDE winner will be required to provide photographic proof of their identity, age and Western Australian residency plus photographic proof of their Representative's identity and age (18+years) to the Promoter 24 hours before the MDE. The Representative does NOT have to be a West Australian resident.
MDE Verification	The MDE will be constructed and closely monitored by appropriate officials as determined by the Insurer and Promoter including, but not limited to authorised representatives of the Insurer.  The delivery, checking, sealing, mixing and drawing of the envelopes will be recorded on film for verification purposes.  Measures below ensure essential compliance to fraud control mechanism as detailed by the Insurers. These will not vary.  The PDE winner agrees to being filmed for the purposes of the MDE.
MDE Draw Method	<b>One week prior:</b> The Insurers will appoint an independent and authorised representative External Party ("EP") to conduct and supervise the MDE.  <b>Day of MDE:</b> <ol style="list-style-type: none"> <li>1. The EP will provide the Promoter with 500 empty envelopes</li> <li>2. The EP will provide the Promoter with 500 prize tickets</li> <li>3. The EP will place one prize ticket in each envelope at the Head Office.</li> <li>4. The PDE winner and the Promoter will be invited to view the \$1M prize ticket being placed in an envelope.</li> <li>5. The EP will check and seal all 500 envelopes and place them in the barrel.</li> <li>6. Envelopes will be mixed in a barrel or similar device so the order is indeterminable.</li> <li>7. The PDE winner or their authorised representative will draw one, and one only, of 500 envelopes from a barrel.</li> <li>8. The envelope selected by the PDE Winner will contain the Prize won by the Winner.</li> <li>9. The decision will be final and no correspondence will be entered into</li> </ol>
MDE Envelope composition	<ol style="list-style-type: none"> <li>1. One envelope will contain the \$1Million cash prize ticket</li> <li>499 envelopes will contain a \$10,000 cash prize ticket</li> <li>2. All 500 envelopes will be indistinguishable from one another.</li> </ol>
Notification of Winners	The PDE and MDE winners will be notified at the time of winning.  Winners' name and suburb will be published in the Western Australian Newspaper on Tuesday, 13 December 2016.

Prize Restrictions	As per Conditions of Entry. Not transferable Prize money will be transferred into the MDE winner's nominated bank account within 28 days of winning.
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### CONDITIONS OF ENTRY

1. The Promoter is Symmetry Wealth Pty Ltd (ACN 604 617 307) trading as The Wealth Centre of Suite 8, 176 Main Street, Osborne Park, WA 6017, 1300 132 648 ("the Promoter").
2. Instructions and information on how to enter form part of these Conditions of Entry ("T+Cs"). 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 Prize are exercised accordingly at its absolute discretion and are final. No discussions or correspondence with Entrants 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 entrant, contestant or other person. The Promoter will not award the Prize 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 within the Contesting period, 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 an Entrant ineligible; the Entrant 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. Unless otherwise stipulated in the Schedule, the following persons are automatically ineligible to enter: Directors, management, employees, officers and their immediate families of the Promoter or a Trusted Professional of the Promoter.
7. **Entry Procedure:** To enter the Promotion, entrants must complete the Entry Procedure and comply with all other applicable requirements during the Promotional Period. Entries are deemed to have been received at the time of receipt by the Promoter. Online and other electronic entries are deemed to have been received at the time of receipt into the Promotion database and not at the time of transmission by the entrant. Ineligible or late entries will be deemed to be invalid. No responsibility is accepted by the Promoter for late, lost, misdirected, ineligible or illegible / inaudible entries or delay in operation or transmission (including lost, stolen, forged, defaced or damaged proof of Entry of verification requirements.)

8. **Maximum Entries:** Entrants can enter the Promotion up to the Maximum Entries as stated in the Schedule. Each Entry must individually meet the Entry Requirements and will be subject to the Entry Restrictions. Automated and computer generated entries will not be accepted.
9. **Database Member – Restricted Entry:** the Promoter may specify in the Entry Restrictions that eligibility for the Promotion is limited to persons registered on a specific membership database managed and owned by the Promoter. The entrant must be a registered member of the database at the time of entry and at the time of any Prize redemption. The Promoter or its representatives will conduct verification checks of the entrant or winner to determine registration of that membership database to ensure eligibility. In the event that the entrant's details do not accord with the details of their registration the Promoter may, at their complete discretion, deem that entrant to be ineligible to enter or to win or to redeem a Prize in the Promotion.
10. **Entry Publicity:** By entering the Promotion Entrants consent to the winner of the PDE & MDE having their name communicated to the public via any medium. Entrants will not be compensated for this use.
11. **Contact:** If an entrant or PDE winner is not successfully contacted in a telephone call or email by the Promoter in relation to Contact of PDE Winner that entrant will be disqualified and a replacement entrant will be selected by the Promoter.
12. **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 Entrant or any third party's computer resulting from participation in or downloading any materials in relation to this Promotion.
13. **Invalid Entries:** The Promoter may, in its sole discretion, declare any or all entries invalid, or prohibit further participation by an entrant (or their companion, if relevant) in this Promotion activity if the entrant;
  - a. Disputes, annoys, abuses threatens, harasses or attempts to do any of these things to the Promoter, another entrant or potential entrant of, or anyone else associate with, this Promotion or the Prize; or
  - b. Engages in conduct in relation to this Promotion which is misleading, deceptive, fraudulent or damaging to the Promoter's or Prize provider's goodwill or reputation; or
  - c. Does not comply with any reasonable direction or guidelines notified to them in connection with the Promotion or a Prize event or activity.
14. **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 an entrant's eligibility to enter the Promotion or to win a Prize.

15. **Entry Content:** Entry to the Promotion requires the Entrant to enter details. Entrants are required to take full responsibility for their Entry Content and for ensuring that their Entry complies with the Conditions of Entry. For the purpose of this Promotion 'Entry Content' includes any content (including texts, photos, videos, spoken words and email messages) that entrants submit, upload, transmit, publish, communicate or use in connection with the Entry into the Promotion. If Entry content cannot be verified to the Promoter's satisfaction, the Entry will be deemed invalid.
16. **Publicity:** Entrants may be required by the Promoter to participate in photo, recording, video of film sessions, and acknowledge they assign the right to use such publicity materials in any medium (including, without limitation, the internet) to the Promoter to use in any reasonable manner it sees fit.
17. **Prize Details:** All Prize(s) will be awarded as specified in Prize Details. If a Prize is unavailable for any reason, the Promoter, at its discretion, may substitute it for another item of equal or higher value. The Prize(s) are subject to any Prize Restrictions specified in the Schedule subject to the relevant state authorities that have granted the license or permit (if applicable). Each Prize 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 Prize is not provided. The Promoter will not be liable for any damage or delay in delivery of the Prize, or for any compensation in relation to the Prize.
18. **Prize Values:** The Total Prize Pool is specified in the Schedule. All listed Prize values are the recommended retail value as provided by the Prize Provider or supplier, are in Australian dollars and include GST (unless otherwise stipulated) and are correct at the time of preparation of these Conditions of Entry. The promoter accepts no responsibility for any tax implications that may arise from winning the Prize. Independent financial advice should be sought. The promoter takes no responsibility for variations in the value of the Prize.
19. **Travel:** All travel costs incurred by the PDE winner will be at the PDE winner's cost.
20. **Cash:** Cash Prizes will be awarded in the form of a cheque or by an EFT to the MDE winner's nominated bank account. Cash transfers or cheques may take up to 28 working days to process prior to being ready for collection or postage from the date the Promoter contacts the Prize winner to confirm their details. The MDE winner will be notified once the cheque is ready for collection, should that be the preferred method of Prize fulfilment.
21. **Claiming Prize:** The PDE winner is required to provide photographic proof of identity, proof of age and proof of Western Australian residency ("Evidence") in order to claim a Prize. The Evidence will need to be supplied to the Promoter 24 hours before the MDE.

In the case of the PDE winner sending a Representative to the MDE the PDE winner is required to provide photographic proof of their own identity, age and West Australian residency **plus** photographic proof of the Representative's identity and age. The Evidence will need to be supplied to the Promoter 24 hours before the MDE.

The suitability of Evidence supplied is at the Promoter's discretion. In the event a Prize winner cannot provide suitable Evidence, the Prize winner will forfeit the Prize and no substitute will be offered. If a Prize winner does not redeem any element of a Prize, that element of the Prize will

be forfeited by the Prize winner and cash will not be awarded in lieu of that Prize or any part of it.

The Promoter reserves the right to select another PDE winner for the MDE.

22. **Notification and Publication of Winners:** Prize winners will be notified in accordance with the Notification of Winners. The Prize winner's name and suburb of residence may be published as specified in Entry Publicity details. The Promoter and agencies associate with this Promotion may also publish the name and suburb of the winner on the website(s) and Social Media platform(s).
23. **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 Prizes except for any liability which cannot be excluded by law (in which case liability is limited to the minimum amount allowable by law).
24. **Australian Consumer Law:** A Prize winner 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 prize awarded under these Conditions of Entry and will not be responsible for breach of any such implied terms.
25. **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.
26. **Privacy:** The Promoter collects the personal information that entrants provide for the purpose of administering the Promotion. The Promoter may also use Entrants' 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.
27. **Disclosure of Personal Information:** The Promoter may also disclose Entrants' 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.

**28. Privacy Policy:** The Promoter's privacy policy can be viewed at [www.thewealthcentre.com.au](http://www.thewealthcentre.com.au). 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.