

## Terms and Conditions

Disclaimer: The use of any names, marks, logos, images or any other type of promotional material on this site is for informational purpose only. All marks remain the property of their respective owners.

1. Information on how to enter the Promotion and the Prizes available form part of these terms and conditions. Any entry not complying with these terms and conditions is invalid.
2. The Promoter is Motor Trade Finance Limited ("MTF Finance") at Level 1, 98 Great King Street, Dunedin ("Promoter").
3. Entry is open to people who:
  - a. are residents of New Zealand aged 18 years and over;
  - b. take out a new loan with MTF Finance within the Promotion Period (see clause 5 below) ("new customers");
  - c. have a current MTF Finance loan; and
  - d. are not in default on any MTF Finance loan. (Loans will not be current where they have been (a) cancelled; (b) settled; (c) where MTF Finance has received notice to cancel the loan.)
4. Employees, directors, and shareholders of and dealers and sales agents associated with: (a) the Promoter; (b) the Promoter's associated companies; (c) the Promoter's dealers and franchisees; and (d) the Promoter's agencies associated with this promotion, and members of their immediate families are ineligible to enter the Promotion.
5. The Promotion commences at 12:01am on Friday 1 March 2024 and closes at 11:59pm on Friday 31 May 2024 ("Promotion Period").
6. Entry is limited to once for each new loan taken out by a new or existing customer during the Promotion Period.
7. The Promoter reserves the absolute discretion to request any winner to produce proof of identification in order to claim the Prize.
8. From all eligible entries deemed to be received in accordance with clause 22 below, One (1) Prize winner will be chosen in a random draw of eligible entrants conducted at Level 1, 98 Great King Street, Dunedin on Monday 3 June 2024 ("the Draw"). The odds of winning depend on the total number of eligible entries received.
9. Prize will be awarded as follows:
  - a. One (1) prize consisting of one (1) \$10,000 NZD cash by bank deposit ("Prize").
10. In the event that there are an insufficient number of eligible entries, the Promoter reserves the right not to award the Prize.
11. The Prize is not transferable or exchangeable.
12. The Winners will be notified by telephone, email, or mail in accordance with the details they have provided during entry into the Promotion.
13. The Promoter is not liable for any loss or damage whatsoever including (but not limited to) indirect or consequential loss, or personal injury suffered or sustained during the course of accepting, using or consuming the Prize, except for any liability which cannot be excluded by law.
14. The Promoter's decision is final, and no correspondence will be entered into.
15. The Prize must be claimed by no later than 5:00pm on Friday 7 June 2024. If a Prize remains unclaimed, despite the Promoter's reasonable endeavours to contact the Winner, the Prize will be forfeited, and the Promoter may conduct an unclaimed random draw at the same place as the original Draw on Monday 10 June 2024 in order to award any unclaimed Prize.
16. The Prize will only be delivered in New Zealand and the Winner should allow 28 days from the Draw for the delivery of the Prize.
17. If for any reason this Promotion is not capable of running as planned, whether caused by infection by computer virus, mobile phone failure, line drop out, bugs, tampering, unauthorised intervention, fraud, technical failures or any other cause beyond the control of the Promoter which corrupt or affect the administration, security, fairness or integrity of the Promotion, the Promoter reserves the right in its sole discretion, (subject to any written direction given by a relevant regulatory authority), to cancel, terminate, modify or suspend the Promotion. The Promoter may in its sole discretion disqualify any individual who tampers with the entry process.
18. An entry is deemed to be received at the time of loan creation within the Promotion Period.

19. The Promoter is not responsible for receipt of incorrect, inaccurate or incomplete information caused by an entrant or resulting from defective data transmission. The Promoter is not responsible for any problems or technical malfunction of any telephone, telephone or computer network, or lines, servers, or telephone or internet providers, traffic congestion on any phone or computer network, or any combination thereof, including any injury or damage to participants or any other person's handset or computer related to or resulting from participation or sending or receiving of any communication or of any materials in this Promotion.
20. If you accept the Prize you agree to your name being published online, in print, or in any other media by the Promoter for information and promotional purposes, without payment or compensation to you, except where prohibited by law.
21. The Promoter may wish to document the Winner redeeming the Prize and after they have accepted the Prize. The Winner agrees to participate in these and any other publicity arrangements that the Promoter may reasonably require. The Winner agrees to the use and publication of photographs and videos of them by the Promoter through various channels including but not limited to the Promoter's website and social media accounts. The Promoter reserves the right in its absolute discretion to vary or add to these publicity arrangements at any time without notice to the Winner.
22. You may not designate someone else as a Winner. If you are unable or unwilling to accept your Prize, the Promoter may award it to an alternate Winner.
23. The Promoter reserves the right to refuse any entry and may change these terms and conditions without notice.