

Competition Terms and Conditions

Schedule to the Terms and Conditions

Competition	TOMORROW Super Launch
Promoter	Tomorrow Financial Services Pty Ltd (trading as TOMORROW Super) (ABN: 94618000196), 1/46-52 Meagher Street, Chippendale, NSW 2008, Australia.
Website (Clause 1)	www.tomorrowsuper.com.au
Entry Restrictions (Clause 4)	Entry to the Competition is open to all people residing in Australia who are over the age of 18.
Competition Period (Clause 5)	Commences: 7.00am AEST 30 August 2019 Ends: 11.59pm AEDT Friday 10 January 2020
Entry Method (Clause 6)	To enter Draw 1 (Event Prize Draw), entrants must subscribe to the newsletter, including their email address, by logging on to www.tomorrowsuper.com.au from 7.00am AEST 30 August 2019 to 11:59pm (AEDT) 1 November 2019. To enter Draw 2 (Major Prize Draw), entrants must, during the Promotion Period, subscribe to the newsletter by the Promoter by entering via the website and after completing the survey at www.tomorrowsuper.com.au .
Maximum Number of Entries (Clause 7)	Draw 1 - Eligible Entrants will receive one (1) entry per person for subscribing to the TOMORROW Super Newsletter. Draw 2 - Eligible Entrants will receive one (1) entry per person for completing the Promotion survey.
Draw Details (Clause 8)	See Terms and Conditions
Prize (Clause 9)	The Draw 1 Event Prize winner will receive two (2) tickets to the TOMORROW Event Launch in Sydney on 27 November 2019 in Sydney, CBD (address to be advised by the Promoter at the time of notifying the winner), plus one (1) night twin share accommodation in a property chosen by the Promoter, and two (2) return economy class airfare from the winner's nearest Australian capital city to Sydney (if required) (flight associated taxes are included). Maximum retail value of the Draw 1 prize is \$1,250. The Draw 2 Major Prize winner will receive a \$5000 cash prize. Total prize pool value is \$6,250.

Prize Restrictions (Clauses 10 - 16)	See Terms and Conditions
Winner Notification (Clause 16)	<p>The Draw 1 winner will be contacted via email and announced on the TOMORROW Super website at www.tomorrowsuper.com.au on 6 November 2019, for a minimum of 30 days. Instructions on how to claim the prize will be sent to the winner's email address.</p> <p>The Draw 2 winner will be contacted via email and announced on the TOMORROW Super website at www.tomorrowsuper.com.au on 17 January 2020, for a minimum of 30 days. Instructions on how to claim the prize will be sent to the winner's email address.</p>
Rights in Your Entry (Clauses 17)	Non-exclusive
Additional Terms (18-26)	See Terms and Conditions

General Terms and Conditions

Introduction

1. By entering the Competition, you agree to be bound by the Terms and Conditions of the Competition. The Terms and Conditions governing the Competition include these General Terms and Conditions, the Schedule to these General Terms and Conditions and any instructions relating to the Competition on the Promoter's Website.
2. Any capitalised terms used in these General Terms and Conditions have the meaning given in the Schedule, unless stated otherwise. In the event of any inconsistency between the Schedule to the Terms and Conditions (**Schedule**) and these General Terms and Conditions, the Schedule will take precedence.
3. The Promoter may in its absolute discretion refuse to award any Prize to any entrant who fails to comply with these Terms and Conditions.

Entry Restrictions

4. Eligibility to enter the Competition is subject to the Entry Restrictions. An entrant of the Competition must be an individual and not a company or organisation. Directors, immediate family members, employees and contractors of the Promoter and any agencies, retailers and suppliers directly associated with the Competition, or with the provision of the Prize, are not eligible to enter.

Competition Period

5. The Competition will be conducted during the Competition Period. Any entry received after the expiry of the Competition Period will be deemed invalid. No responsibility is accepted for late, lost, delayed or misdirected entries.

Entry Method

6. To enter the Competition, entrants must enter the Competition in accordance with the Entry Method (and any other entry details provided by the Promoter on the Website) during the Competition Period.

Maximum Number of Entries

7. Entrants can enter the Competition up to the Maximum Number of Entries. Entries must be submitted separately and each entry must individually meet the requirements in the Schedule and are subject to the Entry Restrictions.

Draw Details

8. The Promoter will conduct random electronic selections at MDSA, Level 17, 40 Mount Street, North Sydney NSW 2060 at 2.00pm (AEDT) on Monday 4 November 2019 for Draw 1, and on Friday 17 January 2020 for Draw 2.

Redraw

9. If the Draw 1 prize remains unclaimed by 5.00pm (AEDT) on 11 November 2019, the Promoter will conduct a Draw 1 redraw at the same time and place as the original Prize Draw on 12 November 2019 in order to award any prize, subject to any directions given under applicable law. The Winner, if any, in the unclaimed Prize Draw 1 will be notified by email within two (2) business days of the redraw via email and announced on the TOMORROW Super website at www.tomorrowsuper.com.au on 14 November 2019, for a minimum of 30 days.

If the Draw 2 prize remains unclaimed by 5.00pm (AEDT) on 15 April 2020, the Promoter will conduct a Draw 2 re-draw at the same time and place as the original Prize Draw on 29 April 2020 in order to award any prize, subject to any directions given under applicable law. The Winner, if any, in the unclaimed Prize Draw 2 will be notified by email within two (2) business days of the redraw via email and announced on the TOMORROW Super website at www.tomorrowsuper.com.au on 1 May 2020, for a minimum of 30 days.

Prize

10. The Prize will be awarded as specified in the Schedule. The Prize value is the recommended retail value as provided by the relevant supplier, is in Australian dollars and are correct as at the time of the commencement of the Competition Period. The Promoter accepts no responsibility for any variation in the Prize value.

Prize Restrictions

11. Unless otherwise specified in the Schedule, the Promoter will not be responsible for any additional costs associated with the use of the Prize. The Prize winner is responsible for all costs associated with using the Prize (if applicable).
12. The Prize is subject to availability. In the event that any of the Prizes or part of the Prize becomes unavailable due to circumstances beyond the Promoter's reasonable control, the Promoter reserves the right to provide a similar product to the same or greater value as the original prize, subject to any applicable laws or written directions made under applicable legislation.
13. It is a condition of accepting the Prize that the winner must comply with all the conditions of use of the Prize and Prize supplier's requirements.

Winner Notification

14. Unless advertised differently, the Prize winners will be notified in accordance with the Winner Notification details in the Schedule.

Rights in Your Entry

15. Unless otherwise specified in the Schedule, all physical entries become the property of the Promoter and will not be returned to the entrants.

Promoter's use of entries and personal information

16. By submitting your entry to the Promoter, you grant the Promoter and its licensees and assignees:
 - (a) the Rights in Your Entry specified in the Schedule to exercise all rights in your entry, including without limitation, the right to reproduce and communicate your entry to the public in whole or in part, in perpetuity and throughout the world in any media; and
 - (b) the right to publicise, broadcast and communicate to the public your name, character, likeness or voice for any promotion or matter incidental to the Competition with no compensation to you for such use.
17. You understand and agree that your entry may be edited or adapted at any time by the Promoter for legal, editorial or operational reasons.
18. As a condition of accepting the Prize, the winner may be required to sign any legal documentation as and in the form required by the Promoter and/or Prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.

Privacy

19. The Promoter will collect your personal information for the purposes of conducting the Competition. In doing so, the Promoter may disclose your personal information to its

contractors, agents, any partner or co-promoters. Prize winners' names may be published as set out in these Terms and Conditions. The Promoter may also use your personal information for any promotional, marketing and publicity purposes of the Promoter.

General

20. Any attempt to interfere with the normal functioning of the Website or to otherwise undermine the legitimate operation of this Competition is prohibited and will render all entries submitted by that entrant invalid.
21. You warrant that:
 - (a) all details provided with your entry are true and accurate;
 - (b) you have all necessary rights to grant the Promoter the rights granted under these Terms and Conditions;
 - (c) your entry does not breach any laws or third-party rights.
22. You agree to indemnify the Promoter against any loss or damage resulting from any breach of the warranties above and acknowledge that the Promoter may, in its absolute discretion, not award the Prize to you for breach of the warranties above.
23. You acknowledge that the Promoter is under no obligation to use your entry, and any reproduction and/or communication of your entry to the public by the Promoter (in accordance with these Terms and Conditions) is at the complete discretion of the Promoter.
24. You acknowledge this Competition is in no way sponsored, endorsed or administered by, or associated with Facebook, LinkedIn, Twitter or Instagram (together "Platforms"). Any questions, comments or complaints regarding this Competition must be directed to the Promoter through the Website rather than to any of the above Platforms.

At all times, Eligible Entrants agree to act in accordance with - the Facebook Statement of Rights and Responsibilities, which can be viewed at www.facebook.com/terms.php, and other related policies; LinkedIn User Agreement <https://www.linkedin.com/legal/user-agreement> and other related policies; Twitter Terms of Service, which can be viewed at <http://twitter.com/tos>, and other related policies; and Instagram Terms of Use, which can be viewed at <http://instagram.com/about/legal/terms>, and other related policies.
25. If there is any event that prevents or hinders the Promoter's conduct of the Competition or the Promoter's ability to deliver the Prize to the Prize winner, the Promoter may, in its discretion, cancel the Competition and recommence it at another time under the same conditions, subject to approval by state regulatory authorities.
26. The Promoter is not responsible for any incorrect or inaccurate information, or for any failure of the equipment or programming associated with or utilised in the Competition, or for any technical error that may occur in the course of the administration of the Competition. The Promoter assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorised access to or alteration of entries.
27. To the full extent permitted by the law, the Promoter is not liable for any delay, death, injury, damages, expenses, or loss whatsoever (whether direct or consequential) to persons or property as a result of any person entering into the Competition or accepting or using any Prize, including without limitation non-receipt of any Prize or damage to any Prize in transit and the Prize winner's failure to comply with the terms and conditions (if any) specified by any third party.

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