

Competition Terms and Conditions Schedule

Game of chance

1:	Name of Promotion	Christmas O'Connell's \$20K Secret Santa
2:	Promoter Name & ABN	ARN Broadcasting Pty Ltd (trading as Gold 104.3) ABN 32 067 769 466
3:	Stations	GOLD104.3
4:	Websites	www.gold1043.com.au
5:	State or Territory	VIC
6:	Competition Period start Date & Time	Friday 22 nd November 2019 6:00AM AEDST
7:	Competition Period close Date & Time	Friday 6 th December 2019 10:00AM AEDST
8:	Entry Restrictions	<ul style="list-style-type: none"> a) Entrants must be 18 years of age or over at the time of entry. b) Entrants must reside in Victoria
9:	How to enter	<p>Phone entry:</p> <p>At various times during the Competition Period:</p> <ul style="list-style-type: none"> (a) Entrants will need to listen to GOLD104.3 to hear the cue to call between the hours of 06:00AM AEDST – 10:00AM AEDST weekdays. (b) Listeners will be invited to call GOLD104.3 on (03) 9414 1043 during a specified time period to participate in the Competition. (c) A caller or callers (as determined by the Promoter) will be selected at random by the Promoter (in its sole and absolute discretion). (d) entrants who successfully call (03) 9414 1043 and are selected by the Promoter (in its absolute discretion) and put to air will participate in a challenge, as specified by the promoter. (e) The entrant who successfully completes the challenge (as determined by the Promoter in its absolute discretion) will be awarded a Major Prize (in the sole and absolute discretion of the Promoter).
10:	Limitation on entries	Entrants may enter the competition as many times as they wish however can only and win 1 (one) Major Prize each.

<p>11. Challenge Details</p>	<p>Challengers will be asked to complete various tasks at the absolute discretion of the Promoter which may include (but are not limited to): trivia questions and guessing games.</p>
<p>12. Draw Details</p>	<p>N/A</p>
<p>13: Prize Details</p>	<p>Major Prizes: There are up to 10 (ten) Major Prizes to be won, as follows:</p> <ol style="list-style-type: none"> 1. A Suit jacket and pants for 2 (two) people up to the value of \$800 AUD each from Arthur Galan South Yarra and a haircut valued at \$55 AUD a session, each month for a year at Kings Domain Prahran 2. A burger and a beer up to the value of \$35 AUD for 2 (two) people once a month for 1 (one) year at Huxtaburger Prahran and 2 (two) new Marlin 6 Mountain Bikes valued up to \$729 AUD from Trek Bicycles Prahran 3. 2 (two) main meals and 2 (two) coffees valued up to \$50 AUD every month for 1 (one) year from Tivoli Road Bakery and a 65" TV valued up to \$800 from JB Hi-Fi Prahran 4. A 2-night stay at The Olsen hotel with Breakfast each morning at the Spoonbill restaurant, staying in a One Bedroom Deluxe Suite for 2 (two) people valued up to \$800 AUD with \$300 AUD to spend at 38 Chairs South Yarra 5. \$1,000 AUD to spend at vendors within the Prahran Market, and \$1,000 AUD to spend at Lounge Lovers South Yarra 6. A food and drinks tab at The Smith Prahran valued up to \$750 AUD, and \$1,000 AUD to spend at MAC South Yarra 7. A dinner party in a private dining room valued up to \$1,000 AUD at Prahran Hotel and a \$500 gift card from Lululemon Prahran 8. \$1,000 AUD to spend at Greville Records Prahran and a steak a month for 2 (two) people valued up \$1,000 AUD at Angus & Bon Prahran 9. \$1,000 AUD to spend at West Elm South Yarra and a 6 pack of donuts every 2 weeks for 1 (one) year from Bistro Morgan Prahran 10. A holiday package including flights, accommodation and spending money for 2 (two) people valued up to \$2,100 AUD from Flight Centre South Yarra, and a 500ml ice cream tub every week for 1 (one) year at Pidapipo (Windsor) <p>Each Major prize is valued up to AUD\$3,000 inc GST</p> <p>The details of each prize will be at the sole and absolute discretion of the Promoter.</p> <p>Additional details for any Major Prize including travel can be found below under Special Conditions (17).</p> <p>Vouchers are subject to terms & conditions as set out on/as provided with the voucher and in store, inclusive but not limited to expiry dates. Black-out periods and exclusions apply to all prizes.</p>

14: Total Prize Value	Up to AUD\$30,000 inc GST
15: Winner Notification	<ul style="list-style-type: none"> - Major Prize winners will be notified on-air at the time of winning if they have been awarded a Major Prize. - The Major Prize winner will be contacted via phone and/or email up to 48 hours after the winning moment to organise their prize.
16. Publication Details	Winners of prizes valued at over \$500 (inc GST) will be published on the Station Website 'WIN' Page.
17: Prize Claim and Delivery	The Prize/s will be available for collection by the winner/s from the Station. The Station will contact the winner when their Prize is ready for collection.
18. Prize Claim Date and Time & Unclaimed Prize Draw	<p>Winners will have a 3-month period from the time of winning to claim their prize/s. For prizing that involves date-specific prize tickets; the Promotor will specify the prize claim date.</p> <p>If the winner does not claim their prize within a three-month period, or by the time specified by the Promotor they will forfeit their prize/s.</p>
17. Special conditions	<p>Travel</p> <ul style="list-style-type: none"> • Travel must be taken on the date to be specified by the Promoter/ is subject to black-out period as specified by the Prize Provider. If a winner and travelling companion are, for whatever reason, unable to travel during these dates or do not take an element of the prize within the time stipulated, then that element of the prize will be forfeited by the winner. • The winner (and their travelling companion) is responsible for all other expenses not listed above including but not limited to meals (other than those specified), incidentals, mini-bar, laundry, room service, phone calls, gratuities, optional activities and excursions, freight, excess baggage, ground transport, visas, spending money, travel insurance and all transfers, including travel costs to and from their closest capital city airport if the winner is from a regional area. A credit card imprint may be required at check-in to the hotel, for all incidental charges. • It is the traveller's personal responsibility to ensure that they have valid documentation, including but not limited to valid passports and visas which meet the requirements of immigration and other government authorities at the destinations. Any fines, penalties, payments of expenditures incurred as a result of such documents not meeting the requirements of those authorities will be the sole responsibility of the traveller. • All prize travel will be subject to the carrier's General Conditions of Carriage. The Promoters and carrier make no representations as to the safety, conditions or other issues that may exist at any destination. By entering this Competition, and by collecting the prize, the winner acknowledges and accepts that driving, travel and any other

	<p>activities comprising the prize, are inherently dangerous and may result in death, injury, incapacity, damage to property or other losses.</p> <p>The Promoter strongly recommends that all winners take out travel insurance and consult the www.smartraveller.gov.au website prior to travelling</p> <p>Vouchers cannot be sold. Vouchers that are found to be for sale or on-sold will be cancelled and will not be reissued. No refund or exchange will be given for the vouchers. Winners are subject to any additional terms and conditions placed by the event providers.</p> <p>At the Promoter's discretion, contesting segments may either be broadcast live to air, or may be pre-recorded off air, ready to be broadcast on air later.</p> <p>The Promoter takes no responsibility for phone dropping out or any technical difficulty experienced by the contestant.</p> <p>If an entrant's phone line drops out, or for any reason the entrant is inaudible, or the announcers are unable to hear the entrant on the phone line, the Promoter (in its sole and absolute discretion) may decide to replace the selected entrant by randomly selecting another entrant who successfully called (03) 9414 1043.</p> <p>For the avoidance of doubt, the decision as to contest winning is at the absolute determination of the Promoter and no correspondence will be entered into.</p> <p>The Promoter reserves the right to solicit for entrants on Facebook, Instagram and Twitter and invite them to participate for the Promotion.</p> <p>The Competition is in no way sponsored, endorsed, administered by, or associated with Facebook. Any questions, comments, or complaints regarding the Promotion should be directed to the Promoter.</p> <p>The promoter reserves the right to award additional requirements for the cue to call.</p> <p>The Promoter reserves the right to amend the contesting period at its absolute discretion; the Promoter reserves the right to terminate the competition subject to any direction from a regulatory authority.</p> <p>The Promoter reserves the right to change the time of the contesting hour without any notice to the contestants.</p> <p>The Promoter reserves the right to change the order of the prizing awarded without any notice to the contestants.</p> <p>The Promoter is not responsible for changes or cancellation of vouchers. Should any elements of the prize be changed, moved, cancelled or not available for any unforeseen reason, the Promoter takes no responsibility and the Prize Winners will not be compensated.</p> <p>No substitute prize will be provided in the instance where there are changes or cancellation of events.</p>
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	<p>Winners are subject to any additional terms and conditions placed by the supplier.</p> <p>By entering this competition, Entrants grant to the Promoter a perpetual, non-exclusive, royalty free licence to use the materials for the purposes of conducting the competition and for marketing and promotional purposes.</p>
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The Australian Radio Network General Terms and Conditions as published on the Station Website and available from the Stations reception on request subject to such variations may be provided for in this Schedule.

AUSTRALIAN RADIO NETWORK

General Terms and Conditions for Promotions & Competitions

The following document covers all promotions and competitions run by this radio station both On-Air & Online. There are sometimes additional Terms and Conditions applicable to certain competitions, these competition specific Terms can be found in the link under the relevant competition section contained on this site.

1. THIS DOCUMENT:

- 1.1 The following General Terms & Conditions apply to all competitions, giveaways and promotions ("**Promotion/s**") run by this ("**Radio Station**").
- 1.2 In the event that a Competition Terms and Condition Schedule ("**Schedule**") has been published in respect of a Promotion then these General Terms and Conditions are subject to all terms and variations as are specified in the Schedule for the purposes of that Promotion.
- 1.3 The "**Promoter**" is the operating entity of the Radio Station unless otherwise specified in a Schedule for the Promotion.
- 1.4 These General Terms and Conditions and the terms and conditions of any applicable Schedule are collectively referred to as the "**Terms and Conditions**".

2. CONDITIONS OF ENTRY:

- 2.1 By submitting an entry to a Promotion, the entrant acknowledges and agrees to be bound by the Terms and Conditions.

3. WHO MAY ENTER PROMOTIONS:

- 3.1 Promotions are open to permanent residents in the State or Territory in which details of the Promotion are broadcast by the Radio Station unless otherwise specified in the Terms and Conditions.
- 3.2 Some Promotions will only be open to persons who are 18 years of age or older at the time of lodging their entry.
- 3.3 The Promoter may specify health, fitness or other requirements for entry if a Promotion requires any form of participation on the part of the entrant or other persons. Such requirements will be determined by the Promoter at its discretion with regard to the health and safety of all participants.

- 3.4 The Promoter may at its discretion withdraw or exclude any person from the Promotion or participation in any prize based on that person's health or medical history.
- 3.5 Unless otherwise stated in a Schedule for a Promotion, each entrant may only enter a Promotion once.
- 3.6 Entries can only be made in an individual's own name and in their own capacity and no entry can be made for or on behalf of any other person, venture or organisation.
- 3.7 Promotions are not open to:
- (a) employees of, or contractors to, the Promoter or any of its agencies involved with the Promotion;
 - (b) the spouse, de facto spouse, parent, natural or adopted child, or sibling (whether natural or adopted by a parent) of such employees and contractors (whether or not they live in the same household);
 - (c) any person who is discovered to have used or attempted to use any more than one name in order to qualify to win any Promotion run by the Promoter except in the case of a legal change of name;
 - (d) any person where that person or anyone from the same family or household has won a prize or prizes from the Promoter on the radio station or on any station owned or controlled by the Australian Radio Network valued either individually or collectively at more than **\$500 in the 30 days** prior to the commencement of the Promotion, or **\$20,000 in the 6 months** prior to the commencement of the Promotion.
- 3.8 All contestants acknowledge and agree that the Promoter can rely on the Terms and Conditions and in particular, this Clause 3 even if the Promoter only learns of a person's ineligibility after the Promoter has or appears to have awarded the prize to the ineligible person. In those circumstances, the Promoter can require return of the prize or payment of its value to the Promoter.
4. **ENTRY REQUIREMENTS:**
- 4.1 All entries must be lodged in accordance with the requirements of the Terms and Conditions for the specific Promotion.
- 4.2 The Promoter is entitled at its sole discretion to reject or disqualify any entry which it determines to be incomplete or ineligible or which in the sole opinion of the Promoter contains unlawful, defamatory, offensive or other material which if published or broadcast would place the business interests of the Promoter at risk or adversely effect the goodwill, name or reputation of the Promoter.
- 4.3 All entries in any form, whether written or delivered by email, telephone, SMS or otherwise are deemed received only upon actual receipt of a complete and eligible entry by the Promoter. In the case of online entries by way of website or other communication application, an entry will not be deemed received unless and until a complete and legible entry is received onto the Promoter database. The Promoter shall have no responsibility for the failure of any means of communication whether within the Promoter's control or otherwise.
- 4.4 Where entries are made by SMS, the maximum cost of each SMS is 55 cents (including GST). Participation will only be open to entries submitted from the Participant's own telephone and where such telephone allows caller ID, is SMS compatible and is connected via a service provider which allows the receipt of text and premier messaging.

5. **PRIZES:**

5.1 All prizes will be awarded either:

- (a) where a Schedule applies in respect of the Promotion, as provided for in that Schedule; or
- (b) in other cases as is published by the Promoter in respect of the Promotion.

5.2 All prizes must be collected within 3 months of the date of notification of winners as provided for below. Subject to the regulatory requirements of the individual States or Territories, prizes not collected within 3 months will be forfeited and will be redistributed into the prize pool of the associated station and used for alternative contest giveaways. See clause 16 regarding Prize Claim and Delivery.

5.3 All prize items are valued based on recommended retail pricing inclusive of GST and the Promoter takes no responsibility for any variation in item values.

5.4 Any taxes which may be payable as a consequence of a winner receiving the prize are the sole responsibility of that winner.

5.5 Prizes are non-transferable and may not be redeemed for cash.

5.6 All "cash" prizes will be paid to by bank transfer to the winner's nominated bank account. Payments will only be made to the account owned by the winner. Alternatively, winners can request a cheque be drawn, payable to the winner only.

5.7 If the specified prize becomes unavailable due to general unforeseen circumstances, the Promoter may substitute a prize of like or equal value, subject to state regulations.

5.8 If the specified prize becomes unavailable due to acts of terrorism or acts of god (IE earthquake – or other natural disaster). The Promoter and its associated promotional partners will not be liable for replacement of any prize.

5.9 If a prize comprises tickets or attendance at any function or event, the Promoter accepts no responsibility or liability in respect of the function or event. Should the function or event be cancelled, postponed or otherwise varied, including but not limited to by the substitution of the promoted performers, then the Promoter has no responsibility to provide alternate or substitute tickets or to provide any cash equivalent in substitute for the tickets. The winner will in all respects be bound by and comply with the terms and conditions applicable to such event or performance including but not limited to the requirements for responsible service of alcohol and the right of the Promoter, the organiser of such a function or event or their respective contractors or representatives the right to refuse the winner and/or any guests of the winner entry or service.

5.10 Where a prize includes backstage or other opportunities to meet performers or celebrities, all such opportunities are at the discretion of the relevant artist or celebrity and their management and the Promoter will not be responsible or liable in the event that such meet and greet opportunities do not take place and no replacement tickets, cash substitute or other compensation will be payable in any form by the Promoter in these circumstances.

5.11 If a prize includes attending an event where alcohol is served, then a winner and any accompanying guests must be 18 years of age or over and must carry with them at all times during such event valid photographic identification and must provide such proof of age for inspection on request.

5.12 If a prize comprises vouchers, then all vouchers will be subject to the terms and conditions of the provider of the vouchers and the expiry date specified by the provider of the voucher.

5.13 Unless otherwise specified, the class of travel for a travel prize incorporating an airfare is economy class.

- 5.14 Any prize comprising accommodation will be for accommodation costs only and does not include additional charges (such as mini bar, in-room entertainment, dry cleaning, room service or other additional charges) unless additional room service or other related charges are expressly stated to be included in the Schedule for the Promotion.
- 5.15 All prizes awarded are for the benefit of the entrant only unless otherwise specified in a Schedule for the Promotion and are non-transferable. Prizes must be used within the applicable time frames and dates specified for the purposes of the Promotion and may be subject to availability and school holiday or peak season exclusions.
- 5.16 Where a prizes includes travel, it is the responsibility of the winner to take out appropriate travel and related insurance at their own cost.
- 5.17 If a prize includes overseas travel then unless otherwise specified in a Schedule for the Promotion, the prize will exclude applicable Government taxes and charges. It is the responsibility of the entrant to ensure they and any accompanying persons hold valid passports and comply with all legal and regulatory requirements for the travel component of any prize. All travel is at the entrant's own risk and the Promoter accepts no liability or responsibility whatsoever in respect of loss or injury caused during such travel. Failure for any reason to utilise a prize comprising travel within the specified dates will result in the forfeiture of the prize.
- 5.18 The Promoter may at its absolute discretion withdraw or exclude any person from the Promotion or participation in any prize if that person at any time behaves in a manner which in the opinion of the Promoter or the staff contractors or representatives of the operator of any event comprising a prize in a Promotion is inappropriate or offensive or is or could be considered antisocial, dangerous or threatening or which may cause injury to themselves or any other person.
- 5.19 The decision of the Promoter will be final in determining the winner of each Promotion. This will include but not be limited to adjudicating on whether answers to quizzes are correct or otherwise and in the event of a tie or draw in a Promotion determining at its discretion which entrant shall be declared the winner.
- 5.20 If the Promoter becomes aware at any time, including after a winner has been announced, that an entrant has not complied with these Terms and Conditions or other terms and conditions of the Promotion, the entrant will have no entitlement to any prize and, as required by the Promoter, must return or repay the full value of any prize received.

6. PARTICIPATION IN ACTIVITIES AND PRIZES AND INDEMNITY:

- 6.1 Any entrant or winner participating in any activity for the purposes of the Promotion or in respect of any prize agrees to fully release and indemnify to the maximum extent permissible by law, the Promoter and Australian Radio Network and their respective contractors, employees, directors and officers in respect of any claim for accident, injury, property damage, financial loss or loss of life in connection with the entrant or winner's participation in the Promotion or prize.
- 6.2 The indemnity granted by each entrant and winner to the Promoter and Australian Radio Network and their respective contractors, employees, directors and officers pursuant to Clause 6.1 includes in respect of any cost, loss, expense, damage or liability whether direct or indirect or consequential, (present or future), and any fine or penalty incurred by the entrant or winner.
- 6.3 In respect of any prize comprising travel or any other activity, the winner expressly acknowledges that undertaking such travel or activity is at the winners own risk and sole discretion and that the winner will make their own assessment of the risks and of their own suitability to participate in or to undertake such activity or travel.
- 6.4 Each entrant and winner may at the discretion of the Promoter be required to execute a Deed of Indemnity & Release prior to their participation in a Promotion or prize in a form determined by the

Promoter. The Promoter may deem an entrant ineligible to participate in a Promotion or ineligible to win a prize if they fail to provide such release or indemnity on request.

- 6.5 Winner may substitute a proxy to take part on their behalf – full details of proxy will need to be provided to the promoter prior to activity commencement. Such proxy to provide a release and indemnity in accordance with clause 6.1 and otherwise to be bound by the Terms and Conditions of the Promotion.
- 6.6 Where an entrant or winner is under the age of 18, their parent or guardian will be required to sign the necessary indemnity and consent forms in order for the entrant to participate in the Promotion or prize.
7. **PRIZE COLLECTION:**
- 7.1 Prizes must be claimed in person unless the winner is advised otherwise by the Promoter. The winner will be required to provide photographic identification for the purposes of collecting the prize. The collection of prizes is the sole responsibility of the winner.
- 7.2 For cash prizes, photographic identification must be provided in person at least 5 business days in advance of the intended pick up date to enable cheques to be drawn. Photographic identification will also be required when collecting the prize.
- 7.3 Lost cheques will only be reissued within 6 months of their original issue date and only once.
- 7.4 A copy of the Terms and Conditions and/or a signed receipt and acknowledgement must be signed and endorsed by any winner to indicate his/her understanding and acceptance of these terms.
- 7.5 Prizes will only be awarded following winner validation and verification. The determination of the Promoter or such judges as are nominated by the Promoter are final and no correspondence will be entered into.
- 7.6 If a prize is mailed to an entrant by the Promoter the Promoter shall not be responsible for any replacement or compensation if the prize is lost or is delayed so that for example tickets arrive after their scheduled event. It is at the sole discretion of the Promoter whether or not to mail any prize.
8. **PUBLICITY:**
- 8.1 Each entrant consents to the content of their entry and any telephone entries or other call with the Promoter being recorded, broadcast and published online by the Promoter without payment.
- 8.2 If an entrant submits a photograph as part of a Promotion the entrant consents and hereby grants to the Promoter all rights necessary for the Promoter to edit and publish on its website the photograph at the Promoter's discretion and for other publicity purposes associated with the promotion of the Radio Station. The entrant warrants to the Promoter that all parties shown in the photograph have provided their consent for the purposes of the Promotion and that the photograph is in fact a photograph of the entrant where this is a requirement of the Promotion.
- 8.3 Acceptance of a prize constitutes permission for the Promoter to use winner's name, suburb of residence, recording of winner's voice, photos and likeness and filming for advertising and promotional purposes by the Promoter for broadcast by radio and for use on line without compensation, unless otherwise prohibited by law. The winners name will NOT be used or listed in any other form of media without the explicit and written permission of the winner.
9. **EXCLUSION OF LIABILITY:**
- 9.1 The Promoter takes no responsibility for the loss of prizes due to incorrect or imprecise delivery details provided by an entrant.

- 9.2 The Promoter makes no representations or warranties as to the quality, suitability or merchantability of any goods or services offered as prizes.
- 9.3 To the extent permitted by law, the Promoter is not liable for any loss suffered or sustained to personal property and including, but not limited to consequential (including economic) loss by reason of any act or omission, deliberate or negligent, by the Promoter, or its servants or agents, in connection with the arrangement for supply, or the supply, of any goods or services by any person to the prize winner(s) and, where applicable, to any persons accompanying the winners.
- 9.4 A winner (or his or her guests, parent or guardian as appropriate) may be required to sign and return any liability release provided by the Promoter and/or its contractors as a condition of the prize being awarded. Failure to return the signed releases and indemnities will result in the entitlement to the prize being forfeited and the selection of another winner.
10. **OWNERSHIP OF ENTRIES:**
- 10.1 All entries (whether in written, audio or visual form, or a combination of those) become and remain the property of the Promoter (subject to the limits contained in the Privacy Statement).
11. **DISQUALIFICATION:**
- 11.1 The Promoter is not responsible for lost, interrupted communications or unavailable network server or other connections, failed telephone, mid-delivery or computer transmissions or other errors of any kind, whether human, mechanical or electronic.
- 11.2 The Promoter assumes no responsibility for any error, defect, delay, theft or unauthorised access to or alternation of entries. Subject to any written directions given under the applicable law, if for any reason, the Promotion is not capable of operating as planned, including infection by computer viruses, tampering, unauthorised intervention, fraud or any other causes beyond the control of the Promoter which corrupts or affects the administration, security, fairness, or proper conduct of the Promotion, then the Promoter reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Promotion.
- 11.3 The Promoter reserves the right, in its sole discretion, to disqualify any individual for:
- (a) tampering with the entry process, including exceeding any limitation on the numbers of entries, or any other process as determined by the Promoter that in any way affects the fairness of the promotion;
 - (b) tampering with the operation of the Promotion or any web site of the Promoter or associated with the Promotions;
 - (c) acting in violation of these Terms and Conditions; or
 - (d) acting in an unsportsmanlike or disruptive manner.
- 11.4 If an entrant selected as winner is found to be in breach of these Terms and Conditions a new winner may be selected and, in the event that the entrant in breach has been awarded a prize, the entrant may be required to return the prize or reimburse the value of the prize to the Promoter.
12. **TERMINATION:**
- 12.1 Subject to the regulatory requirements in each State or Territory, the Promoter may at its discretion vary the Terms and Conditions or terminate, vary the Terms of Conditions for Promotion or terminate entirely a promotion.

13. **PARTICIPATION:**

- 13.1 Participation in the Promotion constitutes the entrant's unconditional agreement to and acceptance of the Terms and Conditions. The Terms and Conditions may change from time to time. The entrant is responsible for ensuring his or her familiarity with the Terms and Conditions for the Promotions at the time of participation. The Promoter's decision not to enforce a specific restriction does not constitute a waiver of that restriction or of the Terms and Conditions Promotion generally.

14. **PRIVACY:**

- 14.1 All personal information submitted by any entrant for the purposes of a promotion will be governed in accordance with the Privacy Statement for the Promoter. Please refer to the Privacy Statement for a full description of our privacy policy.