

Competition Terms and Conditions Schedule
Game of Skill

1:	Name of Promotion	Christian O'Connell's \$50,000 Pay Your Bills
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	VICTORIA
6:	Competition Period start Date & Time	13 th January 2020 6:00AM AEDST
7:	Competition Period close Date & Time	28 TH February 2020 6:00PM AEDST
8:	Entry Restrictions	<p>a) All entrants must be 18 years or over at time of entering the competition to win and/or claim their prize.</p> <p>b) Entrants must provide a copy of the relevant bill, which must be in the entrant's name, the amount and type of bill stated in the entry form and must not already be paid at the time of entry. Entrants consent to the Promoter having access to their personal information for the purposes of conducting the promotion. By entering the competition, entrants expressly consent to their full name being read out on air.</p> <p>c) The segment must go to air for the Entrant to be eligible to be a winner (this will be at ARN Content's discretion).</p> <p>d) Entrants must be a registered iHeartRadio Australia user. A registered user means anyone who is an Australian resident who has downloaded the iHeartRadio Australia App and registered their details; or who is an Australian resident who has registered with iHeartRadio Australia with their details online at https://www.iheart.com/.</p>
9:	How to enter	<p>Online entry:</p> <p>(a) Participants must visit their Station Website during the Competition Period and fully complete the online entry form, including by providing their name, address, contact number, email address, bill amount, uploading a copy of the bill and what the bill is for. Entrants must have a copy of the relevant bill to supply to the</p>

	<p>promoter upon request.</p> <p>(b) From the 28th January 2020, the Promoter will judge each valid entry received based on, amongst other things, the entrant's story and suitability for radio. This may include humour and creativity. The Promoter will select entries deemed the 'best' from the entries received in its sole and absolute discretion.</p> <p>(c) At various times during the competition period an entrant will be selected by the station representative (in its sole and absolute discretion) and contacted via phone.</p> <p>(d) The chosen entrant, who is put to air, will have their submitted bill paid for by the Promoter in accordance with the provided bill in their entry submission; and/or be awarded a cash prize (in the Promoter's absolute discretion).</p> <p>The contest segment may be pre-recorded or done live in show between AEDST 05:00am-06:00pm during the contesting period.</p>
10. Limitation on entries	<p>Entrants may enter as many times as they wish, however each entry must be submitted separately and include a copy of a different bill.</p> <p>Entrants (and members of the same household) can only win one prize during the Competition Period.</p>
11. Challenge Details	N/A
12. Judging Criteria	Each valid entry will be individually judged (by representatives of the Promoter) based on the entrant's story and suitability for radio. This may include humour and creativity.
13: Prize Details	<p>There are up to 200 (two hundred) prizes to be won as follows;</p> <p>- A dollar amount between AUD\$1.00 and AUD\$20,000 as specified by the Promoter in its absolute discretion.</p> <p>The Promoter reserves the right to make part-payment of any bill as a prize in its sole and absolute discretion.</p> <p>The Promoter reserves the right to award discretionary 'Bonus Prizes' for selected contesting segments. Bonus Prizes will be valued between AUD\$1.00 and \$20,000.00 and are at the sole discretion of the Promoter. If a Bonus Prizes is awarded, it applies to that particular contesting segment only and are awarded in the Promoter's absolute discretion.</p>
14: Total Prize Value	Up to AUD\$60,000 inc GST
15: Winner Notification	Winners will be notified on air the time of winning
16. Publication Details	Winners of prizes valued at over \$1,000 (inc GST) will be published on

	the Station Website 'WIN' Page.
17: Prize Claim and Delivery	<p>The Station will contact the winner and the prize will be awarded in one of the following ways:</p> <p>- Should the winner consent, the Promoter will make payment on the nominated Bill using details provided by the entrant/winner. The Promoter takes no responsibility for inaccurate or incomplete information provided by the entrant, or for any other payment issues encountered which are outside of its reasonable control (failure of bank or payments systems, incorrect billing information etc).</p> <p>Entrants acknowledge that payment will be made within 24 hours of the prize being claimed and confirmation being provided by the Promoter. Entrants expressly acknowledge that payment can take several days (depending on banks and other payment systems turnaround times) to be received. The Promoter takes no responsibility for late payments due to payment systems outside of its control and it is the Entrants' responsibility to ensure there is adequate time remaining on the bill for payment to be made.</p> <p>If the winner does not consent to the Promoter paying the bill, or if the payment is not able to be paid directly, the amount will be paid directly to the Prize winners nominated bank account via electronic funds transfer in lieu at the Promoter's discretion. Such payment may take up to 10 business day to process, and the Promoter takes no responsibility for any delays in payment or additional fees as a result of this.</p> <p>Bonus prize/s may be available for collection by the winner from the Station. The Station will contact the winner when their prize is ready for collection</p>
18. Prize Claim Date and Time & Unclaimed Prize Draw	<p>Prizes must be claimed within three (3) months of winning.</p> <p>Prizes not claimed within this period will be forfeited.</p>
19. Special conditions	<p>Entrants agree that the Promoter may read out any combination of their name, suburb, bill, bill amount and story on air at any time throughout the competition period.</p> <p>The Promoter reserves the right to remove any bill they deem inappropriate or unfit for radio.</p> <p>The Promoter reserves the right to request a copy of the relevant bill.</p> <p>Promoter reserves the right to pay the bill in full or part thereof.</p> <p>The promoter reserves the right to add bonus competition hours at any time within the competition.</p> <p>The Promoter reserves the right, however is not required to give away bonus prizes at any time within the competition.</p> <p>The Promoter does not take any responsibility for late fees or charges</p>

	<p>incurred by bills.</p> <p>The Promoter shall have no responsibility for the failure of any means of communication/technical difficulty whether within the Promoter's control or otherwise.</p> <p>If an entrant's phone line drops out, 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.</p> <p>The contest segment may be pre-recorded or done live in show between AEST /AEDST 05:00am-06:00pm during the contesting period. Any caller who is chosen to participate in a pre-recorded segment will be made aware at the time of calling.</p> <p>The Promoter reserves the right to change the time of the contesting hour without any notice to the contestants.</p> <p>The winner must prove their identity and show evidence as documented on their birth certificate, drivers' licence or passport before any cash is rewarded.</p> <p>By entering this competition, Entrants grant to the Promoter a perpetual, non-exclusive, royalty free licence to use their content 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.