

**“RIVERFIRE BY AUSTRALIAN RETIREMENT TRUST MEMBER COMPETITION” 2024
PROMOTION**

TERMS AND CONDITIONS

1. Information on how to enter and the prizes form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. Entry is only open to Queensland residents aged 18 years or over who are members of Australian Retirement Trust (including both Super Savings and QSuper product-holders).
3. Employees (and their immediate families) of the Promoter and agencies associated with this promotion are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
4. The promotion commences at 10.00am AEST on Tuesday 16 July 2024 and ends at 2.00pm AEST on Friday 9 August 2024 (“**Promotional Period**”).
5. To enter the competition, individuals must, during the Promotional Period:
 - (a) visit the Promoter’s competition website at www.australianretirementtrust.com.au/about/competitions/riverfire
 - (b) follow the instructions on the competition entry page; and
 - (c) submit the fully completed online entry form.
6. Incomplete or indecipherable entries will be deemed invalid.
7. The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant’s identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion. Errors and omissions may be accepted at the Promoter’s discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter’s legal rights to recover damages or other compensation from such an offender are reserved.
8. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
9. This is a game of chance and skill plays no part in determining the winner.

Prize

10. The prize pool consists of fifty (50) prizes each comprising four (4) tickets to the ‘Riverfire by Australian Retirement Trust Viewing Experience’ at *Riverfire by Australian Retirement Trust 2024 (Event)* on Saturday 31 August, 2024 (“together, “**Prizes**” and each a “**Prize**”) valued at \$200 per Prize (i.e. \$50 per ticket) .
11. The winners for of the Prizes will be drawn at random and the draw will take place at the premises of Australian Retirement Trust Pty Ltd at 266 George Street, Queensland 4000 on Monday 12 August 2024 at 10am AEST.

12. The first 50 valid entries drawn will each win one Prize. Prize winners will be notified via phone and/or email provided upon entry. The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn, or in case any one or more of the winners do not claim their Prize.
13. Details of the winning entrants will be published on <https://www.australianretirementtrust.com.au/about/competitions>.
14. The tickets comprising the Prize can be used by persons of any age. However, a nominated parent/guardian must accompany any person under 18 years of age or any person who does not have legal capacity while they are in attendance at the Event.
15. The entrant will be responsible for all expenses incurred in claiming their Prize, including in particular the costs of transport to and from the Event.

General

16. The Promoter and Event venue hereby expressly reserve the right to eject any winner (and/or his/her companions) for any inappropriate behaviour, including but not limited to intoxication, whilst attending the Event.
17. In the event of war, terrorism, state of emergency or disaster, the Promoter reserves the right to cancel, terminate, modify or suspend the promotion, or suspend or modify a prize.
18. If for any reason a winner does not take a prize by the time stipulated by the Promoter, then the Prize will be forfeited.
19. If a Prize (or part of a Prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the Prize (or that part of the Prize) with a prize to the equal value and/or specification.
20. Total prize pool value is up to **\$10,000**.
21. The Prizes (or any unused portion of a Prize) are not transferable or exchangeable and cannot be taken as cash.
22. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
23. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any entrant; or (b) to modify, suspend, terminate or cancel the promotion, as appropriate.
24. Any cost associated with accessing the promotional page is the entrant's responsibility and is dependent on the Internet service provider used.
25. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer

protection laws in the States and Territories of Australia ("**Non-Excludable Guarantees**"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the promotion.

26. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any tax liability incurred by a winner or entrant; or (e) taking and/or use of a prize.
27. The Promoter collects personal information ("**PI**") in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers and prize suppliers. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at <https://www.australianretirementtrust.com.au/disclaimers-and-disclosures/privacy-policy>. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. The Privacy Policy also contains information about how entrants may opt out, access, update or correct their PI, how entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter. For the purpose of conducting this competition, the Promoter will not disclose entrant's personal information to any entity outside of Australia. Generally, the Promoter may disclose its member's personal information to entities outside Australia only for the purposes and to the locations described in its Privacy Policy.
28. As a condition of accepting a Prize, each 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 confidentiality agreement, legal release and indemnity form. In the event a winner does not have legal capacity, a nominated parent/legal guardian of such person will be required to sign the legal documentation required under this clause on their behalf.
29. The Promoter is Australian Retirement Trust Pty. Ltd. (ABN 88 010 720 840) of 266 George St, Brisbane, QLD 4000.