

infocus reader competition Terms and Conditions

Definitions

“Promoter” means MLC Limited ABN 90 000 000 402 (AFSL Number 230694).

“Readers” for the purpose of this promotion means readers of infocus who presently subscribe to and receive infocus and who are natural persons resident in Australia or entities that are not natural persons that are resident, incorporated or established in Australia.

Terms and Conditions of Entry

1. Information on how to enter & prize details form part of the Terms & Conditions of entry (“Conditions of Entry”). By entering the competition, you accept these conditions.
2. Entry is only open to readers only. Where the reader is a corporation or other entity that is not a natural person, entry into this Promotion may be by one employee or representative of that corporation or entity and who is authorised to enter the Promotion on behalf of the corporation and entity and the Promoter will regard the employee or representative as being so authorised.
3. Entry is not open to employees of the Promoter and immediate families of such employees.
4. Only one entry is permitted per reader.
5. Entries must consist of an email responding to a question. This is a game of skill and chance plays no part in determining the winner. Each valid entry will be individually judged on the basis of merit.
6. The Promoter reserves the right to verify the validity of entries received and disqualify an entry that is not in accordance with the Conditions of Entry.
7. This Promotion commences on 6 May 2010. Entries close at 5 pm EST on **29 July 2011** and all entries must be received by this time. The winner will be determined at the premises of the Promoter at 105–153 Miller Street, North Sydney by 15 August 2011.
8. No responsibility will be accepted for late, lost or misdirected entries.
9. The winner will be the reader who is determined to have submitted the best entry. The Judges’ decision is final & no correspondence will be entered into.
10. The winner will be notified by telephone and by email.
11. The winner will win a \$200 Coles & Myer Group Gift Card.

12. The prize is not transferable, divisible or exchangeable & cannot be redeemed for cash.

13. Total prize pool value at the date of publication of these Terms & Conditions of Entry is approximately \$200. The Promoter accepts no responsibility for any variation in the value. In the event that the prize is not available, the Promoter reserves the right to substitute the prize to the same and equal recommended value.

14. The winner must claim the prize by **30 October 2011**. If unclaimed, the prize after this date will be forfeited and the Promoter will distribute the prize to the next best valid entry.

15. Tax implications may arise from the prize winnings. Promoter recommends that independent tax advice should be sought. In the event that the prize is subject to tax, the Promoter will not be liable for any additional tax payable by the winner.

16. By accepting the prize, the winner agrees to participate in any publicity arrangements made by the Promoter in relation to this Promo. The Promoter reserves the right to publicise the prize winner's name, suburb, date of win, entry & photograph through newsletters, print media, electronic media, broadcasts or any other means of publicity.

17. To fullest extent permissible at law each entrant and the Winner releases the Promoter from any claim, loss, damage, expense (including, without limitation any claim for legal expenses and indirect, consequential loss or loss arising from negligence & personal injury), in any way incurred by such entrant &/or prize winner in connection with the prize &/or their participation in the Promotion. All entries will become the Promoter's property. You agree that the Promoter may make copies of or publish your entry.

18. It is a condition of accepting the prize that the winner may be required to sign a legal release in a form determined by the Promoter in its absolute discretion.

For more information about the Promoter's privacy practices, including how to request access to personal information held by it, view our Privacy Policy at www.mlc.com.au or call 133 652.