

Bluestone Home Loans Survey Contest
OFFICIAL RULES

1) **Eligibility:** The Bluestone Home Loans Survey Contest (the “Contest”) is open to natural persons who are legal residents of Australia and are a minimum age of 18 years old as of the date of entry. Each person must complete the Bluestone Administrative Services Pty Ltd (“Sponsor”) survey questions presented during the Entry Period to receive the opportunity to enter the Contest. You may also be asked to provide your name and email address for communications about the Contest. Employees of the Sponsor and its affiliates, subsidiaries, advertising and promotion agencies, suppliers (together, “Sponsor Entities”) and their immediate family members (including mother, father, sister, brother, daughter, son, or spouse), regardless of where they live; or persons who reside in the same household, whether related or not, are not eligible.

2) **Entry Period:** The Entry Period opens 3 April 2023, at 9:00am Australian Eastern Daylight Time (AEDT) and closes 31 December 2024, at 11:59pm Australian Eastern Daylight Time (AEDT) (the “Entry Period”). The Sponsor’s computer network is the official clock for the Entry Period.

3) **How to Enter:** No purchase or payment of any kind is necessary to enter or win this Contest. Persons who meet all eligibility requirements and have read and agreed to these Official Rules may click on the link in the ad/invitation to commence the entry process. The ad/invitation may not be shared with others. Each person must complete the survey questions presented by the Sponsor during the Entry Period to receive the opportunity to enter the Contest. You may also be asked to provide your name and email address for communications about the Contest and the Sponsor’s goods and services. Entries (including responses to all questions) are the property of the Sponsor and will not be returned. Upon accepting these Official Rules and indicating consent to enter the Contest, these persons will be entered into the Contest (“Entrants”). Limit one (1) entry per person. Anyone found to use multiple accounts to enter will be disqualified. Should the Sponsor detect any possible improprieties, the Sponsor may void any entries. Automatically generated entries or entries via agents or third parties are invalid. By indicating consent to enter the Contest, each person represents and warrants that the person has read and agreed to these Official Rules and agrees that the Sponsor’s decisions are final and binding in all matters relating to the Contest.

4) **Prize and Winning Criteria:** One \$100 (Australian Dollars) online gift card will be awarded to each Entrant judged to have provided the best responses to the survey questions (“Winners”) each month, for a total of nine winners. The Winners shall be selected by the Sponsor on each of the following dates by 4:59pm AEST based on the prior month’s entries: 1 May 2023 (for entries received between 1-30 April 2023), 1 June 2023 (for entries received between 1-31 May 2023), 3 July 2023 (for entries received between 1-30 June 2023), 1 August 2023 (for entries received between 1-31 July 2023), 1 September 2023 (for entries received between 1-31 August 2023), 3 October 2023 (for entries received between 1-30 September 2023), 1 November 2023 (for entries received between 1-31 October 2023), 1 December 2023 (for entries received between 1-30 November 2023), 8 January 2024 (for entries received between 1-31 December 2023), 1 February 2024 (for entries received between 1-31 January 2024), 1 March 2024 (for entries received between 1-29 February 2024), 1 April 2024 (for entries received between 1-31 March 2024), 1 May 2024 (for entries received between 1-30 April 2024), 1 June 2024 (for entries received between 1-31 May 2024), 3 July 2024 (for entries received between 1-30 June 2024), 1 August 2024 (for entries received between 1-31 July 2024), 1 September 2024 (for entries received between 1-31 August 2024), 3 October 2024 (for entries received between 1-30 September 2024), 1 November 2024 (for entries received between 1-31 October 2024), 1 December 2024 (for entries received between 1-30 November 2024), 8 January 2025 (for entries received between 1-31 December 2024) These dates are known as the (“Winning Announcement Date”). The winner is chosen at the Sponsor’s sole discretion based on the following criteria: originality of ideas and concepts expressed. The Sponsor’s decision shall be final. Prizes may not be combined with any other promotions. Prizes may not be transferred, substituted, or redeemed for cash. All taxes, and any expenses related to the prize, are the Winner’s responsibility. The

Sponsor accepts no responsibility for any entries that are incomplete, illegible, corrupted or fail to reach the Sponsor within the Entry Period for any reason.

5) Winner Notification and Confirmation: Winners will be notified by email at the email address provided within five (5) business days of the Winning Announcement Date. Winners must respond confirming receipt of the notification email within two (2) business days of the date of notification, and must respond with any relevant documentations or information that the Sponsor reasonably requests. If a Winner does not respond or revert within the requisite timeframe, the prize may be forfeited, and an alternate Winner selected. The Sponsor shall have no liability for a Winner's failure to receive notices due to spam, junk e-mail or other security settings or for an incorrect or otherwise non-functioning email address. In the event a Winner is disqualified or deemed ineligible or unable to receive a prize for any reason, the Winner forfeits any right to the prize and a new Winner will be selected following the procedures outlined above.

6) Prize Delivery: Upon Winner confirmation, prize collection instructions will be delivered to the Winner via email at the email address provided upon entry. The Winner should notify the Sponsor promptly of any change in email that may impact Contest communications or prize delivery.

7) Communications and Privacy: Participation in the survey, and entry into the Contest, constitutes agreement to the Sponsor's Privacy Policy at <https://bluestone.com.au/privacy-policy/>. Entrants agree to use of their personal information for the purposes of the Contest.

8) No liability, Release and Indemnity: By participating in the Contest, each Entrant agrees that the Sponsor Entities will have no liability or responsibility to Entrants arising as a consequence of, or relating to, the Entrants participation in the contest. In addition, by participating in the Contest, each Entrant confirms his or her agreement that the Sponsor Entities shall be released and indemnified from any claims, liability or responsibility related to the Entrants participation in the Contest.

9) Administration: The Sponsor reserves the right in its sole discretion to cancel or modify the Contest. The Sponsor is not responsible for incorrect or inaccurate information, human error, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect or any other error or malfunction, or late, lost, incomplete, illegible, or misdirected activities or points. Proof of posting or sending is not proof of receipt. If the Sponsor believes, in its sole discretion, there is any suspected or actual tampering with the Contest or technical difficulties may compromise the integrity of the Contest, the Sponsor reserves the right to disqualify any participants and/or terminate or modify the Contest. All applicable laws and regulations apply Any attempt by a participant to deliberately damage or undermine the legitimate operation of the Contest may be a violation of criminal and civil laws. The Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law.

10) Disputes: The Agreement shall be governed by, and construed in accordance with, the laws of Australia, without regard to its conflict of law provisions. By participating in the Contest, Entrants agree that (i) under no circumstance may Entrant obtain an award for, and Entrant hereby waives all right to claim, punitive, incidental, consequential or any other damages, other than for out-of-pocket expenses; (ii) all causes of action arising out of or connected with the Contest or prize shall be resolved individually, without resort to any form of class action; and (iii) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, but in no event will Entrant be entitled to receive attorney's fees or other legal costs.

11) Entire Agreement: These Official Rules form an agreement with the Sponsor and reflect the entire understanding between Entrants, Winner and Sponsor concerning the Contest and the subject matter hereof. The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision, which will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. The Sponsor's failure to enforce any term will not constitute a waiver of that term or any other term. By submitting an entry, each Entrant agrees to these terms and conditions.

12) Sponsor Name and Address. The Contest is sponsored by Bluestone Administrative Services Pty Ltd Pty Ltd (Level 24, 400 George St, Sydney, NSW, 2000, Australia).

13) Amendment: The Sponsor reserves the right to amend these terms and conditions at any time without notice.