

## Terms and Conditions

Participation or entry in this competition is deemed acceptance of these Terms and Conditions.

<b>Competition Name</b>	"Paradigm Advice knows what you think client survey competition."
<b>Promoter</b>	The promoter is Paradigm Advice Pty Ltd (ABN 22 129 991 500) 183 Melbourne St North Adelaide SA 5006 (" <b>Paradigm Advice</b> "). Phone number: 1300 661 551.
<b>Prize details</b>	<ul style="list-style-type: none"> <li>• Paradigm Advice is the prize issuer.</li> <li>• There will be one prize winner per quarter.</li> <li>• The prize consists of 1 Movie Gift Card</li> <li>• The prize is not redeemable for cash.</li> <li>• The prize is not transferrable or exchangeable.</li> <li>• If this prize is not available, Paradigm Advice reserves the right to replace it with any item of similar value.</li> <li>• The total value of the prize is \$100.</li> </ul>
<b>How to enter</b>	<ul style="list-style-type: none"> <li>• The competition commences on 20 September 2012 at 9.00am CDT and will be ongoing for every quarter (i.e. March, June, September and December quarters) until the Promoter provides further notice ("<b>Competition Period</b>").</li> <li>• To enter the competition, a person must have received an advice pack from the Promoter and have provided feedback through the online survey of "Paradigm Advice knows what you think" ("<b>Eligible Persons</b>") during the Competition Period.</li> <li>• Incomplete or indecipherable surveys will be deemed invalid.</li> </ul>
<b>Who can enter</b>	<ul style="list-style-type: none"> <li>• The competition is only open to "<b>Eligible Persons</b>". Registrations received after each Competition Period will be immediately entered into the next competition which occurs every quarter.</li> <li>• An Eligible Person is only permitted one entry during each Competition Period (i.e. per each quarter).</li> <li>• Employees (and their immediate families) of the Promoter (and its related companies), and agencies associated with this competition are ineligible to enter.</li> </ul>
<b>How and when the winner is decided</b>	<ul style="list-style-type: none"> <li>• Entrants are required to submit a creative answer to a question. The question is stipulated in the survey.</li> <li>• Winners will be selected by a panel of representatives of the Promoter who, at their discretion, will select the best answer based upon originality, creativity, and adherence to the word limit.</li> <li>• Chance plays no part in determining the winners.</li> <li>• The winner will be decided at 12:00pm CDT on 1st March, 1st June, 1st September and 1st December (or, if these dates fall on a public holiday, the first working day after these dates) at 183 Melbourne St, North Adelaide SA 5006.</li> </ul>
<b>Winner notification and prize collection</b>	<ul style="list-style-type: none"> <li>• The winner will be notified by email within the first working day of the date of when the winner is decided.</li> <li>• The winner will be announced in our Paradigm Advice</li> </ul>

	<p>quarterly newsletter.</p> <ul style="list-style-type: none"> <li>Any ruling on matters throughout the competition made by Paradigm Advice is final and binding and no correspondence will be entered into.</li> <li>The prize will be posted to the address nominated by the winner. No responsibility will be accepted by the Promoter for any lost or misdirected mail.</li> <li>If the winner cannot be contacted within one week, the Promoter will select a new winner at the same place as the original selection.</li> </ul>
<b>Privacy and consent of the entrant</b>	<ul style="list-style-type: none"> <li>The entrant's information is being collected by Paradigm Advice for the purpose of entering the entrant into the competition. The entrant's personal information may be shared with other AMP companies. If you do not provide the information requested, Paradigm Advice will not be able to enter you into the competition. You may request access at any time to your personal information held by Paradigm Advice by calling 1300 661 551. Where required, a copy of AMP's privacy policy can be found by visiting <a href="http://amp.com.au">amp.com.au</a>.</li> </ul>
<b>Access to these terms and conditions</b>	<ul style="list-style-type: none"> <li>Eligible Persons wishing to review full terms and conditions for the competition will be provided with this document on request.</li> </ul>
<b>Further information</b>	<ul style="list-style-type: none"> <li>If for any reason this competition is not capable of being run as planned, including but not limited to, infection by computer virus, bugs, tampering, authorised intervention, fraud, technical failures, or any other causes beyond the control of Paradigm Advice which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this competition, Paradigm Advice reserves the right in its sole discretion and, subject to the approval of governing bodies, may cancel, terminate, modify or suspend the competition without being liable.</li> <li>Paradigm Advice (including any Paradigm Advice related company) will not be liable for any loss, damage or expense (including loss of opportunity suffered directly or indirectly) as a result of the winner taking the prize, except for any liability which cannot be excluded by the law.</li> </ul>
<b>Promoter's rights with respect to competition entries and entrants</b>	<ul style="list-style-type: none"> <li>The Promoter reserves the right, at any time: (1) to verify the validity of entries and the identity of entrants; (2) to disqualify any entrant, who submits an entry that is not in accordance with these Terms and Conditions; tampers with the entry process; and (3) to accept in its absolute discretion any entries that contain errors or omissions.</li> <li>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.</li> <li>Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.</li> </ul>