

**Terms and Conditions of Entry – ORIX Australia Corporation Limited Blanket Promotions
2019-2020**

General

1. Information on how to enter, dates and prizes as set out in the Schedule form part of the Terms and Conditions of Entry (**Terms and Conditions**) for each competition conducted under the Blanket (each a **Competition**). Entry into this Competition deems acceptance of these Terms and Conditions.
2. To the extent of any inconsistency between these Terms and Conditions and any other reference to this Competition, these Terms and Conditions prevail.

Who can enter

3. Subject to any age restriction specified in item 1 of the Schedule, entry is open to all residents of Australia who fulfil the requirements set out below.

How to enter

4. Entrants may enter this Competition by following the entry requirements set out in Item 2 of the Schedule. Conditions specific to the method of entry are set out in Item 2 of the Schedule.
5. Entries must include all requested contact details, including a valid email or postal address (as requested), to be eligible to win. Entrants may only enter in their own name. Inaudible, incomprehensible, illegible, and incomplete entries will be deemed invalid.

Number of Entries permitted

6. Entrants may enter this Competition as often as is specified in Item 3 of the Schedule.

Open, Close, Draw and Publish dates

7. The Competitions conducted under this Blanket commence on 19/08/2019 at 12:01 AM AEST/ AEDT and closes on 18/08/2020 at 11:59 PM AEST/ AEDT. (**Blanket Promotional Period**). Entries for each Promotion must be received by the Promoter prior to the Competition close date and time. The final draw will occur no later than 19/08/2020 at 11:00 AM AEST/ AEDT.
8. Each individual Competition conducted under the Blanket will open, close and be drawn on the date specified in Item 1 of the Schedule. All draws will be conducted at the premises of ORIX Australia, 1 Eden Park Drive, Macquarie Park, NSW 2113. The Promoter will ensure that all entries have an equal chance of winning a prize.

9. The Promoter will ensure that all entries have an equal chance of winning the major prize.
10. The winner/s will be notified by email within two business days of the draw. Their names will also be published on ORIX Facebook or LinkedIn page for 28 days.
11. Prizes will be sent within 28 days of the draw.
12. The Promoter may conduct such further draws three months after the original draw in order to distribute any prizes unclaimed by this date, subject to State and Territory legislation. Winners of any further draws will be notified by email and telephone within two business days of the draw.

Prize on offer

13. Total prize value is up to **\$100,000** over the Blanket Promotional Period as at **05/08/2019** Records will be kept of all prizes and winners of each Competition conducted under the permits issued under the Blanket. Individual prizes under the blanket will not exceed \$1,000 in value and no more than \$3,000 will be given away at each draw.
14. The prizes on offer for each individual Competition are specified in Item 5 of the Schedule and conditions specific to the prize/s are specified in Item 4 of the Schedule.

Further Terms and Conditions

15. Any entrant found to have used a third party (including online Competition entry site) to enter on their behalf will have all entries invalidated and any claim they have to any prize will be invalidated. If such an entrant is awarded a prize and then found to have breached this clause, the entrant must immediately return any prize awarded upon demand. The Promoter has sole discretion to determine if this clause has been breached by any entrant. The Promoter reserves the right to request whatever documentation it deems necessary to confirm if the entrant has breached this clause. An entrant must provide any requested documentation to the Promoter upon request.
16. Any entrant found to be entering incorrect contact details, including incorrect email contact details, will have all entries invalidated and any claim to any prize will be invalidated. If such an entrant is awarded a prize and then found to have breached this clause, the entrant must immediately return any prize awarded upon demand. The Promoter has sole discretion to determine if this clause has been breached by any entrant. The Promoter reserves the right to request whatever documentation it deems necessary to confirm if the entrant has breached this clause. An entrant must provide any requested documentation to the Promoter upon request.

17. If the prize is unavailable, for whatever reason, the Promoter reserves the right to substitute the prize for a prize of equal or greater value, subject to State and Territory legislation. Cash will not necessarily be awarded as a substitute. It is a condition of accepting the prize that the winner must comply with all the conditions of use of the prize and prize supplier's requirements. Each prize must be taken as stated and no compensation will be payable if a winner is unable to use the prize as stated.
18. The Promoter highly recommends a current residential street address be provided when requested for ease of correspondence and potential prize delivery. The Promoter makes all reasonable efforts to deliver prizes to the addresses provided by Competition entrants. The Promoter cannot guarantee that any prizes returned to the Promoter due to non-delivery at the provided address will be re-sent to the prize winner.
19. The Promoter reserves the right to request winners to sign a winner's deed of release or any other relevant forms or agreements that the Promoter deems necessary, to provide proof of identity, proof of age, proof of residency at the nominated prize delivery address and/or proof of entry validity (including phone bill) in order to claim a prize. Proof of identification, residency, age and entry considered suitable for verification is at the discretion of the Promoter. In the event that a winner cannot provide suitable proof, the winner will forfeit the prize in whole and no substitute will be offered.
20. The Promoter reserves the right to conduct a redraw in the event that an entrant, claiming to be a winner, is unable to satisfy these Terms and Conditions or has breached these Terms and Conditions.
21. The Promoter's decision in relation to any aspect of the Competition is subject to State and Territory legislation but also final and binding on each person who enters. No correspondence will be entered into. No responsibility is accepted for late, lost or misdirected entries. Prizes are subject to availability, not transferable or exchangeable and, with the exception of cash prizes, cannot be taken as cash. Prizes will be sent to the winner's nominated address as stated in their original entry. The Promoter and their associated agencies, and companies associated with this Competition will take no responsibility for prizes damaged or lost in transit.

Privacy Collection Statement

22. Entries may be disclosed to Permitz Group Pty Ltd for the sole purpose of conducting the Competition draw. The name of winners may be used for promotional purposes by the Promoter, unless a winner otherwise notifies the Promoter at the time of accepting their prize. Entrants consent to the Promoter using their personal information provided in connection with this Competition for the purposes of facilitating the conduct of the Competition and awarding any prizes and any applicable statutory authorities and to

conduct direct marketing activities. Without limiting the foregoing, entrants' personal information provided in connection with this Competition will be handled in accordance with the Promoter's Privacy Statement, a copy of which is available at www.orix.com.au/privacy-policy.

Copyright, Statutory guarantees, Waiver and liability

23. In participating in the prizes, the winners agree to participate and co-operate as required in all editorial activities relating to the Competition, including but not limited to being interviewed and photographed. The winners (and their companions) agree to granting the Promoter a perpetual and non-exclusive licence to use such footage and photographs in all media worldwide, including online social networking sites, and the winners (and their companions) will not be entitled to any fee for such use.
24. Prize-winners are advised that tax implications may arise from their prize winnings and they should seek independent financial advice prior to acceptance of that prize.
25. The Promoter (subject to State and Territory legislation) reserves the right to amend, cancel or suspend this Competition if an event beyond the control of the Promoter corrupts or affect the administration security, fairness, integrity or proper conduct of this Competition. The Promoter will disqualify any individual who has tampered with the entry process or any other aspect of this Competition. In particular, entries via the Internet, computer generation and use "scripting" is not permitted and will not be accepted.
26. Any cost associated with accessing the promotional website is the entrant's responsibility and is dependent on the Internet service provider used.
27. Nothing in these Terms and Conditions limit, exclude or modify or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act 2010 (Cth), as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the State and Territories of Australia (**Non-Excludable Guarantees**).
28. 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 variation in prize value to

that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or Entrant; or (f) use of a prize The Promoter (including its' officers, employees and agents) excludes all liability for any loss (including, without limitation, indirect, special or consequential loss or loss of profits or opportunity), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence) in connection with this Competition including taking or using a prize, except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law), including the Non-Excludable guarantees. Any change in value of the prize occurring between the publishing date and date the prize is claimed is not the responsibility of the Promoter.

29. The Promoter is ORIX Australia Corporation Limited (ABN 79 002 992 681) of 1 Eden Park Drive, Macquarie Park NSW 2113 ('Promoter').

Authorised under

30. NSW Permit LTPM/19/04780.

Schedule:

Business card draw at Australia Payroll Association Annual Conference, Friday 20

September 2019

Item reference in terms and conditions	Applicable to Competition:
<p>1 – Who can enter open, close, and draw dates and times</p>	<p>Any entrant who is under the age of 18, as of the date of entry, must obtain the prior permission of their legal parent or guardian over the age of 18 to enter. The parent or guardian may be called to verify their consent and may be required to sign a release at the discretion of the Promoter. The release may also require the entrant's parent or guardian to accept responsibility for the acts and forbearances of the entrant. The release must be completed with the full name, address and telephone number of the entrant's parent or guardian. Failure to provide such proof, particulars or releases will immediately invalidate the entrant's entitlement to any prize, subject to State and Territory legislation.</p> <p>Details of the promotional period for each competition:</p>

	<p>Competition open, close and draw times:</p> <p>Open: 20/09/2019 at 08:00 AM AEST/ AEDT</p> <p>Close: 20/09/2019 at 6:00 PM AEST/ AEDT</p> <p>Draw: 24/09/2019 at 10:00 AM AEST/ AEDT</p>
<p>2- Entry method and conditions of entry</p>	<p>Eligible Entrants may enter the competition by:</p> <p>Either filling out the ORIX Australia electronic competition form or having their delegate badge scanned on the lead capture app at the ORIX exhibition stand at the event.</p> <p>By submitting an entry into this competition, entrants consent to receive promotional and other marketing messages from the Promoter (including messages sent electronically for an unlimited period of time). Entrants will be able to opt-out at any time by following the instructions included in each message sent by the Promoter</p>
<p>3- number of entries per person</p>	<p>Entrants may only enter this competition once.</p>
<p>4- Prize conditions</p>	<p>Prize must be used in full by expiry date indicated and in accordance with terms of use. In the event a winner does not take the prize by the time stipulated, then the entire prize will be forfeited by the winner and cash will not be awarded in lieu of the prize.</p>
<p>5 – number of winners and prizes and value</p>	<p>1 winner: \$200 Caltex fuel card</p>