

Cerberos Brokers Cash Prize Competition

with chance to win \$100,000 Terms and Conditions

Who can enter?

1. Information on how to enter the competition forms part of the competition conditions. In order to receive the prize in this promotion, the entrant must first accept these Terms and Conditions of entry.
2. **Eligibility:** To be eligible to enter this competition participants must be 18 years or older and:
 - a. A current CFMEU Qld Mining & Energy Division Qld District member at the time of the draw and;
 - b. Currently insured participant of a CFMEU Qld Mining & Energy Division Qld District insurance scheme, including Qld District Group Scheme, Goonyella Riverside Lodge and Peak Downs Lodge administered by Cerberos Brokers at the time of the draw.
3. **Not eligible:** Entry into the competition is not open to:
 - a. Anyone not a CFMEU Mining & Energy Qld District member; or
 - b. Individuals not an insured person under an Insurance scheme administered by Cerberos Brokers at the time of the draw; or
 - c. Individuals whose insurances have outstanding premiums, fees or charges.

Promotional Period

4. The promotion commences 15th May 2019 at 00.01 (AEDST) and final entries close on 30 November 2019 at 11.59 (AEDST).

How to enter:

5. Individuals whom meet the eligibility criteria will receive a single automatic entry into the draw. Participants can earn additional entries into the draw by:
 - a. Successfully referring individuals to join one of the insurance schemes administered by Cerberos Brokers as new entrants. Each successful referral will give the referrer an additional entry into the draw.
 - i. A referral is considered successful when: The referred individual successfully places cover within one of the nominated insurance schemes and meets the eligibility requirements of the draw. Upon becoming eligible the referred will then specify the referrer.
 - b. Upon entry into a Cerberos Brokers administered CFMEU Qld District insurance scheme, including Qld District Group Scheme, Goonyella Riverside Lodge Scheme and Peak Downs Lodge Scheme a new entrant will receive a single entry into the draw.

Prize

6. The prize pool consists of:
 - a. Grand Prize: \$1,000 cash and an opportunity to win \$100,000 in cash.
7. How the prize will be drawn:
 - a. **The draw for the grand prize will involve one round of elimination** – The President of the CFMEU Mining & Energy Division Qld District or the President's nominated fellow CFMEU Mining & Energy Division Qld District Officer or Staff member will draw from a pool of all entries, the drawn entry will be entitled to the grand prize of the \$1,000 cash and the opportunity to win the \$100,000 cash prize.

- b. In March 2020, at the Board of Management meeting in the CFMEU QLD Mining & Energy Division Mackay Office, the winner of the grand prize will have the opportunity of winning \$100,000 in cash by drawing from 200 envelopes. One of these envelopes will entitle the drawer to the \$100,000 cash. The grand prize winner will have one selection only from the 200 envelopes and all handling of the one in 200 selection will be overseen by the insurer appointed assessor.
- 8. Competition draw:** The draw for the grand prize will take place at the December 2019 CFMEU Mining & Energy Division Qld District Board of Management at a location to be confirmed in Brisbane, Queensland where the first draw will occur (eligibility of grand prize). The winner of the grand prize will attend the Board of Management meeting in March 2020 to draw for the opportunity to win \$100,000.
- 9. Winner Notification:** The winner of the grand prize draw will be notified by email and telephone by the Promoter. The winner will not be officially published in a newsletter (although the Promoter reserves its rights to do so) however the winners' details may be published on the Promoter's website and other communication channels/publications, including but not limited to Facebook, Twitter, Instagram, email and mail (without payment to, or further consent from the winner).
- 10. Re-draw:** If the winners do not claim the prize or cannot be contacted by email or phone within 14 days of the competition draw date, the Promoter will redraw the prize winner until a contactable winner has been located and the prize is claimed. The conditions/process of the re-draw may differ to the original draw.

General

- 11. No Liability of the Promoter:** The Promoter accepts no responsibility whatsoever for late, misplaced, lost or ineligible entries. The Promoter makes no representations or warranties as to the quality, suitability or merchantability of the prizes. To the extent permitted by law, the Promoter is not liable for any loss or damage whatsoever which is suffered (including but not limited to direct or consequential loss) or for any personal injury sustained in connection with the entry into the competition or acceptance of the prize. This paragraph is not intended to exclude any liability which cannot be excluded under Australian consumer protection laws. Any such liability is limited to the resupply of the prize.
- 12.** The Promoter may request that the winner provide proof of identity, proof of age, proof of residency in Queensland or other proof of entry validity or eligibility in order to claim their prize. Identification considered suitable for verification is at the discretion of the Promoter. In the event that the winner cannot provide adequate proof, the winner will forfeit the prize in whole and no substitute will be offered by the Promoter. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
- 13.** The Prize winner is advised that tax implications may arise from the prize and should seek independent financial advice prior to the acceptance of the prize. The Promoter accepts no responsibility for any tax implications that may arise from accepting the prize.
- 14.** The Promoter may, in its absolute discretion, disqualify entrants who breach these terms and conditions of entry or who engage in dishonest or unethical conduct in relation to the promotion. The Promoter may audit entrants who it suspects of having engaged in such breach or conduct.
- 15.** If for any reason this competition is not capable of running as planned (including due to infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter), which corrupts or affect the administration, security, fairness, integrity or proper conduct of this competition, the Promoter reserves the right, in its sole discretion, to take any action that may be available, and to

cancel, terminate, modify or suspend the competition, subject to State and Territory laws and regulations. The Promoter reserves the right in its sole discretion to disqualify all entries from any individual who tampers with, or benefits from tampering with, the entry process which as a result corrupts or affects the administration, security, fairness, integrity or proper conduct of the competition.

- 16.** To the extent permitted by law, the Promoter excludes liability for any problems or technical malfunction of any telephone network or lines, computer online systems, servers, or providers, computer equipment, software, technical problems or traffic congestion on telephone networks or lines.
- 17.** The Promoter will not be held liable for any loss or damage whatsoever which is suffered (including but not limited to direct or consequential loss) or for any personal injury suffered or sustained in connection with the promotion or the prize, except for any liability which cannot be excluded by law.
- 18.** The Promoter of the competition is Cerberos Brokers ABN 61 106 769 886, located at Level 1, 131 Leichhardt Street Spring Hill QLD 4000.