



## Chesswork Finance Challenge Terms and Conditions

These terms and conditions outline the rules and regulations for the use of Chesswork Finance Coles Myer Gift Card Challenge promotion.

Chesswork Finance is offering clients the chance to receive a Coles Myer Gift Card or a Gold Class Movie Voucher valued at \$100. The entrant/s are to hold an appointment with a mortgage broker representing Chesswork Finance, complete a fact find and present a current home loan statement for comparison.

The Chesswork Finance broker will present the entrant/s a loan repayment comparison based on their current loan amount via email or in print within 48 hours of the completed appointment. If the Chesswork Finance broker cannot show the entrant a comparable monthly home loan repayment for the same loan amount that is not reduced by \$100 or more, Chesswork Finance will give the entrant a Coles Myer Gift Card or a Gold Class Movie Voucher valued at \$100 within 30 days.

The appointment is free and there is no obligation for the entrant/s to engage with our services beyond the appointment.

To enter, an entrant/s must:

- Currently have one or more home loan/s or investment loan/s.
- Have sufficient and acceptable income to service their current debt position that would make them eligible to refinance.
- Have sufficient equity in their house/s that would make them eligible to refinance.
- Attend a complimentary appointment with one of the mortgage brokers representing Chesswork Finance.
- Complete a Chesswork Finance Fact Find.
- Must provide a current loan statement as proof of current loan repayments.
- All related parties to the loan/s must attend the appointment.

If the entrant/s do not meet these conditions, Chesswork Finance will not be obligated to give the gift card to the entrant/s. Entrants are not obliged to refinance but will not be eligible for the gift card if the broker can produce a comparable monthly home loan repayment in print or via email for the same loan amount that is reduced by \$100 or more.