

TERMS AND CONDITIONS FOR THE CHESSWORK FINANCE GIFT CARD CHALLENGE

By entering the “Chesswork Finance Gift Card Challenge”, you are agreeing to the following terms and conditions:

STANDARD TERMS

Information on how to enter forms part of the terms of entry.

THE PROMOTER

The promoter is Chesswork Finance (ABN 63613145743) which is located at Unit 1, 283 Newcastle Street, Northbridge WA 6003.

WHO MAY ENTER?

The competition is open to any entrant who meet the following conditions. Then entrant/s must:

1. Have a mortgage on an Australian residential property in their personal, company or trust name and must have a total mortgage debt of \$150,000 or more for any single property or combination of properties being compared in this challenge.
2. Have sufficient and acceptable income to service their current debt position that would make them eligible to refinance.
3. Have sufficient equity in their property or combination of properties that would make them eligible to refinance.
4. All related parties to the mortgage or mortgages being compared must attend the appointment.

HOW TO ENTER

There is no entry fee and no purchase necessary to engage in this challenge.

The rules of the challenge and how to enter are as follows:

1. The entrant must hold an appointment and complete a fact find with a mortgage broker representing Chesswork Finance.
2. The entrant must produce a current mortgage statement and or statements as proof of their existing mortgage and or mortgages and minimum repayment and or repayments.
3. The Chesswork Finance mortgage broker must then produce a comparison based on the current loan the entrant’s current mortgage balance or combination of mortgage balances based on a standard 30-year loan term via email or in print within 48 hours of the completed appointment.
4. If the Chesswork Finance mortgage broker cannot show the entrant a comparable monthly home loan repayment for the same loan amount that is not reduced by more than \$100 per month or \$1,200 over the project 12 months from the date of the comparison, then the entrant will be entitled to a Coles Meyer Gift Card or Gold Class Gift Card valued at \$100 within 30 days.
5. Any cashback offers associated with said loan product comparison will be considered part of the reduced monthly commitment projected other 12 months starting from the date of the comparison.
6. The entrant may choose to compare fixed mortgage loans but any discharge fees associated with breaking the fixed loan contract will not be included in the calculation.

The appointment is free and the entrant has no obligation to engage in the services provided by Chesswork Finance and or it’s associates, related entities or contractors beyond the appointment.

PRIZES

If the entrant is successful, then they will be entitled to a Coles Meyer Gift Card or Gold Class Movie Voucher valued at \$100. The Gift Card can be sent digitally via email to the email address of the entrant's choosing.

Joint tenants or tenants in common to a mortgage and or combination of mortgages entering into this challenge will be considered as one entrant for the purpose of this challenge and therefor only entitled to 1 Gift Card if they are successful in the challenge.

This promotion is in no way sponsored, endorsed or administered by, or associated with Coles Group or any cinema company.

PRIVACY

The details contained in your entry are protected by security safeguards as detailed in the Promoter's Privacy Policy, which is also available on this website.

If you have any concerns or complaints, please contact:

Alex Anderson

Privacy Officer

E: info@chessworkgroup.com.au

P: 1300 295 138

M: 0412 553 277

A: Unit 1, 283 Newcastle St, Northbridge WA 6003

W: www.chessworkgroup.com.au

Chesswork Finance is a subsidiary of Chesswork Group and is located at:
Unit 1 / 283 Newcastle Street NORTHBRIDGE, PERTH WA - 6003, Australia

<https://www.chessworkgroup.com.au>

info@chessworkgroup.com.au / 1300 295138

ABN: 63 613 145 743

ACN: 613145743