

Experience more than money - Terms and Conditions

Schedule

Promotion

Experience more than money

Promoter

Wizr Finance Pty Ltd.
ABN 39 119 503 221
Ph: 1300 992 007
Level 9, 333 Kent Street
Sydney NSW 2000
Australia

Promotional Period

Entry period:

Start date: 10:00am AEDT, 09 March 2026

End date: 11:59pm AEST, 30 April 2026

Promotion Type

Game of chance

Eligible Entrants

Entry is only open to Australian residents who are 18 years and over.

How to enter

To enter the Promotion, the entrant must complete the following steps during an Entry Period:

- a) Download the Wizr App and complete the registration process to create an account (if they have not done so already);
- b) complete the registration process to get their credit score, providing the requested details (if they have not done so already); and

c) view their credit scores on the Wisr App home screen.

For a bonus entry, the entrant must complete EITHER OF the following steps during an Entry Period:

a) Submit a rate estimate with Wisr

b) Create or update their money goal within their Wisr App profile: This entry is only valid from 09/03/2026 - 31/03/2026.

c) Complete a Money Hacks lesson on Wisr App: This entry is only valid from 01/04/2026 - 30/04/2026.

Entries permitted

Only two (2) eligible entries per person per Entry Period will be accepted.

- By completing the entry method, the entrant will receive one (1) entry.
- By completing the bonus entry, the entrant will receive an additional (1) entry.

Prizes

Prize description	No. of prizes	Value	Winning method	Conditions
Major Prize: The prize is a \$1,000 RedBalloon voucher.	1	\$1,000	Draw method is via a computerised random selection run by Wisr on 4 May 2026 at 11:00 AEST	Any ancillary costs associated with redeeming the gift card are not included. Any unused balance of the gift card will not be awarded as cash. Redemption of the gift card is subject to any terms and conditions of the issuer including those specified on the gift card.

Winner notification

The prize winner will be notified via email and telephone, if required, within two (2) business days of the draw. The winner will also have their name published at www.wisr.com.au and on the Promoter's social media pages.

Unclaimed prizes

Prizes must be claimed by 11:00 AEST 28 May 2026. In the event of an unclaimed prize, Wisr will redraw the prize at their discretion on 12:00 AEST 28 May 2026 using the random method used previously.

Terms & Conditions

1. The entrant agrees and acknowledges that they have read these Terms and Conditions (and Schedule) and that entry into the Promotion is deemed to be acceptance of these Terms and Conditions (and Schedule). Any capitalised terms used in these Terms and Conditions have the meaning given in the Schedule, unless stated otherwise.
2. The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. Valid and eligible entries will only be accepted during the entry period.
4. Employees (and the immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, its distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "Immediate family member" means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or first cousin.
5. The draw will take place at Wisr, Level 9, 333 Kent Street, Sydney, NSW, 2000 on 4 May 2026 at 11:00 AEST using computerised random selection.
6. The first one (1) valid entries drawn will be the winners of the prizes specified in the Schedule above.
7. The draw conductor may draw additional reserve entries in case an invalid entry or entrant is drawn.
8. If a draw is scheduled on the weekend or a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may

witness the draw on request. The winner of a drawn prize is determined by chance.

9. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize by the time specified by the Promoter, or is unavailable, they forfeit the prize and the Promoter may conduct a redraw as described in the Schedule.
10. The prize will be awarded as specified in the Schedule. The value of the prize is accurate and based upon the recommended retail value of the prizes (inclusive of GST) at the date of publication of these Terms and Conditions. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.
11. If any prize/reward is unavailable the Promoter reserves the right to substitute the prize/reward (or that portion of the prize) to a prize/reward of equal or greater value and/or specification, subject to any regulations.
12. No entry fee is charged by the Promoter to enter the Promotion. Entry is exclusively online and there is no cost to enter the Promotion other than any cost paid by the entrant to access the Wisr App via their Internet service provider.
13. Each prize will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
14. The Promoter collects personal information about entrants (including the entrants' name and email address) to enable them to participate in this Promotion. Personal information collected from entrants will not be disclosed to any entity located outside of Australia. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion.
15. By entering, the entrant consents to being contacted by Promoter and its related entities, and for the Promoter and its related entities to use and disclose the entrants' personal information to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion and for business and marketing purposes.
16. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy which is located at <https://wisr.com.au/privacy-policy>
17. The Promoter's privacy policy contains information about how the entrant may access, update and seek correction of the personal information the Promoter holds about them and how the entrant may complain about any potential breach by the Promoter of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with.
18. It is a condition of accepting the prize that a winner may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize.
19. If a prize/reward is provided to the Promoter by a third party, the prize/reward is subject to the terms and conditions of the third party prize/reward supplier and the provision of the prize/reward is the sole responsibility of the third party and not the

Promoter. The terms and conditions which apply to the prize/reward at the time it is issued to the winner will prevail over these Conditions of Entry, to the extent of any inconsistency. The Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize/reward, any delay or failure relating to the prize/reward itself or failure by the third party to meet any of its obligations in these Terms and Conditions or otherwise.

20. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Terms and Conditions restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
21. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify suspend the Promotion and invalidate any affected entries, or suspend or modify a prize/reward, subject to State or Territory regulation.
22. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). In the event that a winner cannot provide suitable proof as required by the Promoter to validate their entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.
23. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Terms and Conditions. In the event that there is a dispute concerning the conduct of the Promotion, the decision of the Promoter is final and binding on each entrant and no correspondence will be entered into.
24. The Promoter and its related bodies corporate, its employees, and agents will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or wilful misconduct) in connection with this Promotion or accepting or using any prize/reward (or recommendation), except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
25. The winners will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges

that the Promoter may use any such marketing and editorial material without further reference or compensation to them.

26. The Promoter accepts no responsibility for any tax implications and each entrant must seek their own independent financial advice in regards to the tax implications relating to the prize/reward or acceptance of the prize/reward.
27. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.

*Amendments made 30/03/2026 to the bonus entry period dates.