

## **Refer a Friend to Wisr - Terms and Conditions**

### **Schedule**

#### Promotion

Refer a Friend to Wisr

#### Promoter

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

#### Promotional Period

Start date: 10:00 AEST, 5 May 2025  
End date: 23:59 AEST, 30 June 2025

#### Eligible Entrants

Referrer: Active Wisr loan customer.

Referee: This promotion 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) The referee must complete the rate estimate using the referral URL.
- b) Once the referee's loan is approved, they must enter the referrer's name and email address/phone number in the Typeform.
- c) The referee's loan must be settled within the Promotional Period.

Entries permitted: The existing Wisr loan referrer does not have a limit on how many people they can refer.

Person	Promotion description	Amount rewarded	Value
Referrer	\$300 paid off the referrer's Wisr loan	1 per settled loan	\$300 per settled loan
Referee	\$300 paid off the referee's Wisr loan	1	\$300

### Notification

The referee and referrer will be notified via email within two (2) weeks of the referee's loan being settled.

### **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. 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 Wizr App or Wizr website via their Internet service provider.
5. 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 their Offer in the Promotion.
6. 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 for promotion and for business and marketing purposes.
7. 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://wizr.com.au/privacy-policy>
8. 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.
9. 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, subject to State or Territory regulation.

10. 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). 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.
11. 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.
12. 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 the Promotion Offer, except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
13. 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.
14. 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 Promotion Offer or acceptance of the Promotion Offer.
15. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.