

“GE CREDITLINE CHANCE TO PLAY TO WIN \$1 MILLION” PROMOTION

HOW TO ENTER

To be automatically entered into the draw:

- (a) individuals must have a valid GE CreditLine card, Buyer’s Edge card or a GO MasterCard; and
- (b) make an Eligible Purchase at a participating retailer using their GE CreditLine card, Buyer’s Edge card or GO MasterCard between 01/11/2009 and 11.59pm AEDST on 30/11/2009. Participating retailers will be listed on the Promoter’s website, at interestfree.com.au.

An Eligible Purchase means a purchase made under an “interest free promotion” for GE CreditLine or GO MasterCard or a purchase made under an “instalment interest free promotion” for Buyer’s Edge with a promotional period of 24 months or less. An eligible purchase does not include purchases made under any other type of promotional offer (including but not limited to “Buy Now Pay Later” promotions).

TERMS AND CONDITIONS

1. Information on how to enter and prizes form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. Entry is only open to Australian residents aged 18 years or over.
3. Employees (and their immediate families) of the Promoter and agencies associated with this promotion are ineligible to enter. Immediate family 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 1st cousin.
4. The Promoter reserves the right, at any time, to verify the validity of entries, purchases and entrants (including an entrant’s identity, age and place of residence) and to disqualify any entrant who submits an entry that is not in accordance with these Terms and Conditions or who tampers with the entry process. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
5. Multiple entries permitted, subject to the following: (a) only one entry permitted per Eligible Purchase transaction; and (b) each entry must be submitted separately and in accordance with entry requirements.
6. An Eligible Purchase made by an additional cardholder will give an entry to the primary cardholder.

7. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
8. Promotion commences on 01/11/2009. Entries close 11.59pm AEDST on 30/11/2009. The draw will take place at Anisimoff Legal, Level 4, 448 St Kilda Road, Melbourne VIC 3004 on 07/12/2009 at 10.30am AEDST.
9. The winner will be notified by mail and the winner's name will be published in The Australian on 14/12/2009.
10. The Promoter's decision is final and no correspondence will be entered into.
11. The first valid entry drawn will win that entrant ("**Participant**") the opportunity to play a game for the chance to win \$1,000,000 ("**the Game**").
12. The Game will take place at GE Money Head Office, 572 Swan Street, Richmond, Victoria 3121 on 21/12/2009 at 11am AEDST. In order to participate in the Game, if the drawn Participant resides outside of Victoria, he/she will receive one return economy airfare from his/her nearest capital city in Australia to Melbourne and one night accommodation at a 4 star venue, valued at up to \$2,000, depending on point of departure. If the drawn Participant resides within Victoria, the Participant will be responsible for transport to and from the Game. Spending money, meals, taxes, insurance, transport to and from departure point, transfers, items of a personal nature (including but not limited to any in-room charges incurred) and all other ancillary costs are not included. If the Participant cannot attend the Game, the Participant may appoint a proxy over 18 years of age to play the Game on his/her behalf provided the Participant gives the Promoter written, signed notice to that effect before the start of the Game. If the Promoter has not been able to contact the Participant before the start of the Game, a representative of the Promoter will play the Game on the Participant's behalf.
13. There will be 250 envelopes on display at the start of the Game. One (1) envelope will contain a promotional message representing the \$1,000,000 cash prize ("**\$1,000,000 Prize**"). The other 249 envelopes will each contain a promotional message stating the Participant will have the outstanding balance of their GE CreditLine card, Buyer's Edge card or GO MasterCard paid off (whichever card they used to obtain entry into this promotion, as determined by the Promoter in its absolute discretion), up to a maximum amount of \$50,000 ("**Outstanding Balance Prize**"). The Participant/proxy/representative ("**Attendee**") must choose only one (1) envelope without touching, handling or interfering in any way with any of the other envelopes on display. If the Attendee is found to have breached this condition, he/she will be disqualified. If the Attendee selects the envelope containing the promotional message representing the \$1,000,000 Prize, then, subject to verification by the judges, the drawn Participant will win the \$1,000,000 Prize. If the Attendee selects an envelope containing a promotional message representing the Outstanding Balance Prize, then the

\$1,000,000 cash prize will not be given away and, subject to verification by the judges, the drawn Participant will win the Outstanding Balance Prize.

14. The drawn Participant's odds of winning the \$1,000,000 Prize are 1 in 250.
15. If the Attendee selects an envelope which represents the Outstanding Balance Prize, the outstanding balance of the winner's GE CreditLine card, Buyer's Edge card or GC MasterCard (whichever is applicable) will be determined based on the current amount owing on the card as at the draw time and date (i.e. 10.30am AEDST on 07/12/2009).
16. If selected, the Outstanding Balance Prize will be credited to the winner's GE CreditLine card, Buyer's Edge card or GO MasterCard (whichever is applicable). If selected, the \$1,000,000 Prize will be awarded in the form of a cheque within 28 days of the Game.
17. In the event that the Attendee selects an envelope which represents the Outstanding Balance Prize and the winner's credit balance is \$5,000 or less, the winner will be awarded \$5,000, which will be credited to the winner's GE CreditLine card, Buyer's Edge card or GO MasterCard (whichever is applicable).
18. Subject to the unclaimed prize draw clause, if for any reason a winner does not take the prize or an element of the prize by the time stipulated by the Promoter, then the prize or that element of the prize will be forfeited.
19. Total potential prize pool value is up to \$1,002,000.
20. In the event that the Promoter has not been able to contact the drawn entrant before the start of the Game, a representative of the Promoter will play the Game on the drawn entrant's behalf.
 - In the event that the Outstanding Balance Prize is selected by the Promoter's representative, the outstanding balance of the drawn entrant's GE CreditLine card, Buyer's Edge card or GC MasterCard (whichever was used to make the purchase for the purpose of entering this promotion) as at the draw time and date (i.e. 10.30am AEDST on 07/12/2009) will automatically be paid off. Therefore, there will be no unclaimed prize draw required if the Outstanding Balance Prize is selected by the Promoter's representative.
 - In the event that the \$1,000,000 Prize is selected by the Promoter's representative and is not claimed by 10.30am AEDST on 07/03/2010 by the original drawn entrant, the original drawn entrant will forfeit the \$1,000,000 Prize and an unclaimed prize draw for the \$1,000,000 Prize will take place on 07/03/2010 at the same time and place as the original draw, subject to any directions from a regulatory authority. The winner's name will be published in The Australian newspaper on 14/03/2010.

21. Entrants consent to the Promoter using the entrant's name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this competition (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
22. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
23. Except for any liability that cannot be excluded by law, the Promoter (including its officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Promotion, including, but not limited to, where arising out of the following: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) game event is cancelled for any reason beyond the reasonable control of the Promoter; (f) any tax liability incurred by a winner or entrant; or (g) use of the prize and attendance/participation at the Game.
24. The Promoter collects personal information in order to conduct the Promotion and may, for this purpose, disclose such information to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this information. The Promoter may, for an indefinite period, unless otherwise advised, use the information for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. Entrants should direct any request to access, update or correct information to the Promoter. All entries become the property of the Promoter.
25. The Promoter is GE Finance Australasia Pty Ltd (ABN 88 000 015 485) of 572 Swan Street, Richmond, Victoria 3121, telephone 03 9921 6144.

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