

Terms and Conditions of Your Chance to Win Competition

Prize

1. There is one (1) Prize.
The winner of the competition will receive a Luxury Escapes Lux Exclusive prize that includes travel to Maldives award winning hotel- Coco Bodu Hithi - with all inclusive dining, free flow drinks and speedboat transfers. The prize is based on an exclusive pricing package for 5 days accommodation at the Island Villa to the value of up to AUD\$5,248 and includes up to AUD\$2,500 air fare costs PLUS \$1,500 CASH. The total maximum spend value is up to **AUD\$9,248** (the 'Prize').
2. All Prize values are in Australian dollars.
3. The Luxury Escapes' Lux Exclusive holiday can be booked at any time before 24 October 2026 and travel must be taken before 23 December 2026. The promoter is not responsible should this period be changed by the supplier. The winner must comply with the most up to date travel regulations (<https://luxuriescapes.com/au/terms-and-conditions>).
4. Inclusions of the holiday accommodation component are:
 - Roundtrip shared domestic speedboat transfers to and from Malé
 - Daily buffet breakfast at Air
 - Daily buffet lunch at Air
 - Nightly buffet dinner at Air
 - One three course lunch at Latitude
 - One three course dinner at Stars
 - One three course dinner at Aqua
 - Subsequent daily US\$50 (approx. AUD\$76*) lunch credit and US\$70 (approx. AUD\$106*) dinner credit per adult for Latitude, Stars and Aqua
 - * Approximate dollar value based on exchange rates at 30/10/2025
 - Unlimited daily free flow wines, spirits, cocktails and more at Latitude
 - Unlimited free flow drinks during dinner at Aqua and Stars
 - One shared Dhoni sailboat sunset cruise per package
 - Daily replenished in-villa minibar with soft drinks and water
 - Welcome bottle of champagne in-villa on arrival
 - 20% discount on the Coco Fusion massage at Coco Spa
 - Snorkelling, windsurfing and non-motorised water sports equipment use
 - Inclusions valid for two guests

Competition entry

5. The competition opens on Wednesday 26 November 2025 at 09.00 am ADST and closes on Wednesday 22 April 2026 at 05.00 pm AEST (the 'Promotional Period').
6. Entry is open to all clients and potential clients (an 'Entrant') of Partners and their Business Associates.
7. By entering the competition the Entrant agrees to these Terms and Conditions.
8. All Entrants in the competition must be 18 years of age or over and a permanent resident of Australia.
9. Staff and immediate family of the 'Promoter' are not permitted to enter the competition.
10. Partners, Partners' immediate family and staff of Partners are not permitted to enter the competition.
11. An Entrant is entitled to receive the following number of entries into the competition:

One entry

- a. for leaving their contact details online at www.yourchancetowin.com.au via any online method including websites, landing pages, social media, SMS links or QR codes
- b. when they complete a competition survey and/or request a topic sheet during an online entry at www.yourchancetowin.com.au
- c. when the entrant:
 - **books** a phone, online or physical consultation, and
 - an additional one entry when they **attend** the consultation with the Partner to investigate the possibilities of using the Partner's services and/or to discuss their services.

Three entries

- d. when the entrant completes or settles business with the Partner for each service during the competition period. If a couple (two or more people) completes business with the Partner, then only one person in the couple will receive the entries (not both).

- e. for every family member, friend or acquaintance who an Entrant refers to the Partner who may potentially utilise the services of the Partner. The family member, friend or acquaintance must not have previously been introduced to the Partner or already be known to the Partner.
 - f. when a Business Associate of the Partner refers one of their clients directly to the Partner.
 - g. to each staff member of a Business Associate who generates the referral to the Partner.
- 12. By entering the competition, the Entrant agrees to receive competition updates, winner announcements and regular monthly communications from the Partner.
 - 13. An Entrant may later Opt Out from receiving the communications referred to in clause 11.
 - 14. Where an Entrant makes an online referral in accordance with 10 (e, f or g), an email will be sent to the family member, friend or acquaintance to provide them with an opportunity to enter the competition. The Partner will not be provided with the third party contact details until they enter OPT IN to the competition.
 - 15. When a referral is made in accordance with clauses 10 (e, f or g), the first name, second name, valid telephone number and email address of the person must be provided to the Partner in order to be counted as a valid referral.
 - 16. Where an Entrant or Business Associate makes a referral offline in accordance with 10 (e, f or g), the Partner must comply with the SPAM ACT and ensure that they have permission of the referee before they subscribe the referee to any electronic marketing list.

Number of entries permitted

- 17. Entrants will be limited to entering the online competition to once a day in relation to entries from clause 10 in aggregate.
- 18. Entrants will be limited to completing a second survey within a six week period.

Disqualification

- 19. The Promoter reserves the right to disqualify any Entrant who has tampered with the entry process or any other aspect of this competition. Multiple computer generated entries and the use of 'scripting' is not permitted and any resulting entry generated will **not** be accepted as a valid entry.
- 20. The Promoter reserves the right to disqualify any Entrant who in the opinion of Promoter (in its absolute discretion) has engaged in conduct that is fraudulent, misleading and deceptive, or generally damaging to the goodwill or reputation of the Promoter, a Partner and/or this competition including entering the competition using different names and/or email addresses.
- 21. All Entrants of Partners who have an outstanding financial obligation due and payable to the Promoter at the time of drawing the winner of the Prize will be disqualified from the draw. If a Partner ceases to subscribe to the services of the Promoter or has an outstanding financial obligation to the Promoter during the Promotional Period, the Partner must immediately stop promoting the competition.
- 22. The Promoter reserves the right in its absolute discretion to disqualify any Entrant of a Partner where the Promoter has reason to believe that the Partner has breached any of these Terms and Conditions, their agreement with the Promoter or engaged in any unlawful or other improper misconduct to jeopardise the fair and proper conduct of the competition.

Recording of entries

- 23. All online entries must be made at www.yourchancetowin.com.au during the Promotional Period.
- 24. All offline entries must be entered by the Partner into the Partner Portal at <https://partnerportal.yourclientmatters.com.au/Client> no later than Thursday 23 April 2026 at 05.00pm AEST.
- 25. The Promoter accepts no responsibility for any late, lost or misdirected entries not entered by the deadlines detailed in clauses 22 and 23 including delays due to technical interruptions, network congestions or for any other reason.

Promotion of the competition

- 26. The Partner and the staff of the Partner must not utilise the competition with more than three Business Associates in aggregate unless an additional subscription is purchased.
- 27. **Employed staff members ONLY** of the Partner are only permitted to promote the competition to their own client base at no additional charge.
- 28. Contractors, licensees or other non-staff service providers of the Partner **ARE NOT PERMITTED** to promote the competition to their own client base unless written permission is provided by the Promoter or by subscribing to their own competition system.

Prize winner

29. Each valid entry of an Entrant will be entered into the competition draw (the 'Entries'). The winner of the competition will be the first randomly selected valid entry drawn electronically from all Entries utilising the Promoter's online software. No communication will be entered into as to the successful winner.
30. The draw is to take place at 12:00 noon AEST on Friday 24 April 2026 at the offices of the Promoter at 98 Willarong Rd, Caringbah NSW 2229.
31. The winner is to be notified by telephone (where possible) within five business days of the draw, this date being Friday 1 May 2026. The winner will also be notified by registered mail to be posted within two business days of the draw, this date being COB Tuesday 28 April 2026.
32. If the Prize winner cannot be contacted by 5.00pm AEST on Thursday 22 July 2026, a second chance draw will be held three calendar months from the original draw being 12:00 noon AEDT on Friday 24 July 2026 at the offices of the Promoter. The second chance draw winner will be the first randomly selected valid entry drawn electronically from all Entries utilising the Promoter's online software. No communication will be entered into as to the successful second chance winner.
33. The second chance draw winner (where necessary) is to be notified by telephone (where possible) within five business days of the draw, this date being Friday 31 July 2026. The second chance winner will also be notified by registered mail to be posted within two business days of the draw, this date being Tuesday 28 July 2026.
34. The winner will also be published in *The Australian* newspaper on Wednesday 13 May 2026. Second chance draw winner will be advertised in *The Australian* on Wednesday 12 August 2026.

General conditions

35. The Prize is not transferrable unless negotiated with the Promoter, except for reasonable circumstances at the sole discretion of the Promoter.
36. The Prize is exchangeable at the winner's discretion and with the approval from Luxury Escapes for Luxury Escape Vouchers to the total value of AUD\$7,500.00.
37. The travel component of the Prize must be booked through Luxury Escapes' website (<https://luxuryescapes.com/au>) and in accordance with the supplier's Terms and Conditions (<https://luxuryescapes.com/au/terms-and-conditions>).
38. The Promoter will deliver the prize details that include the accommodation and inclusions component to the value of AUD\$5,248 via email and the cash component of AUD\$1,500 via electronic funds transfer (EFT) to the Partner of the winner within two business days being Tuesday 28 April, and no less than four weeks post the winner drawn date, this date being Friday 22 May 2026. The air fare costs up to the value of AUD\$2,500 will form part of the competition prize when booked through Luxury Escapes, provided the winning Partner has:
 - validated the winner is a real person and has complied with these Terms and Conditions
 - gained evidence that the winner is an Australian citizen
 - received from the winner a 100 point check proof of identification
 - received and confirmed a valid Australian bank account to receive the transfer of the Prize, and
 - provided the above information to the Promoter.
39. The winning Partner will transfer the cash component of the Prize to the winner's bank account as soon as possible and no later than two business days of receiving the transfer of the cash component of the Prize from the Promoter.
40. The Promoter has no responsibility or liability if the cash component of the Prize is not transferred in accordance with clause 38 with such liability being with the Partner of the winner.
41. The winner is responsible for all other expenses outside the value of the stated holiday prize including additional spending money, meals, activities, tips, taxes (eg departure tax and other charges included within flight ticketing and accommodation), travel insurance and other ancillary costs. Travel insurance is highly recommended to protect against additional costs in the event of unforeseen circumstances.
42. Once an initial booking has been made, the Promoter does not accept any responsibility for additional costs associated with making changes to the initial booking including any increase in airfare or re-booking fee as a result of the winner's personal circumstances.
43. The winner and their companion will need to check and adhere to each destination's health guidelines prior to travel departure.
44. Once travel bookings have been made and confirmed, the winner must adhere to policies by Luxury Escapes. The 'Promoter' takes no responsibility for any changes or discrepancies. <https://luxuryescapes.com/au/booking-policies>

45. Flights are available from Luxury Escapes included in most holiday packages on regular scheduled services on airlines that travel on the chosen route. Flight itineraries may need to be amended by the airline having regard to airline disruptions or other unforeseen events. The winner accepts responsibility for any additional costs associated with such disruptions (<https://luxuriescapes.com/au/flights-policies>). The winner may choose to book their own flights or packages available through Luxury Escapes.
46. A credit card imprint or cash deposit may be required by the winner at check-in to their hotel as security for all incidental charges incurred by the winner and their companion. These charges are the responsibility of the winner.
47. It is the winner's responsibility to ensure that all necessary travel documents are valid and meet the requirements of government authorities at the time of travel for each port of call. Any fines, penalties, payments, expenditure or loss of ability to redeem the Prize as a result of such documents not meeting the requirements of the relevant authority will be the sole responsibility of the winner.
48. The Promoter makes no representation or warranty as to the safety, conditions or other issues that may exist at any destination.
49. Should an Entrant's contact details change during the Promotional Period it is the Entrant's responsibility to contact the Partner to request that such contact information be amended.
50. Entrants' names and information may be disclosed to state and territory lottery departments as required under relevant lottery legislation. For the purpose of public statements and advertising, the Promoter will only publish the winner's first initial, last name and postcode in *The Australian* newspaper.
51. 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 or suspend the Promotion and invalidate any affected entries or suspend or modify a prize, subject to State or Territory regulations.

Promoter and TPLs

52. Authorised under:
Act Permit No. TP 25/02617
SA Permit No. T25/1976
53. The Promoter of the competition is Your Client Matters Pty Ltd (ABN 83 108 030 173) of 98 Willarong Rd, Caringbah NSW 2229.

Definitions

AUD\$ means Australian dollars.

Business Associate means a non-related company of the Partner who has entered into a formal or informal arrangement with the Partner to promote the services of the Partner including the use of the competition.

Partner/s means those companies and individuals who subscribe to the services of the Promoter.

Promoter means Your Client Matters Pty Limited (ABN 83 108 030 173) of 98 Willarong Rd, Caringbah NSW 2229.

Promotional Period means the period from Wed 26 Nov2025 at 09.00 am ADST and closes on Wednesday 22 April 2026 at 05.00 pm AEST being the Promotional Period.