



## Rules of Client Referral Competition

- 1/ Entry is open to all clients of the Mortgage Consultant (including the Consultants Company) that is registered as a partner to Your Client Matters Pty Limited (YCM).
- 2/ Staff & direct family members of staff of YCM are not permitted to enter the competition
- 3/ Staff & direct family members of staff of the Mortgage Consultant & Company are not permitted to enter the competition

### 2/ **Entry Details**

One entry is available for every referral/contact given to their Mortgage Consultant.

One entry is available for each new client that is added to the Mortgage Consultants database to receive a copy of the quarterly newsletter.

Up to 3 entries are available to all clients (of the Mortgage Consultant) that refinance their home or investment loan with the Mortgage Consultant.

One entry is available to any business associate (from a company outside that of the Mortgage Consultant) whose client has generated a referral directly to the Mortgage Consultant. (From display of the quarterly newsletter in the business associates office)

One entry is available to all clients that make an appointment with the Mortgage Consultant to investigate the possibilities of applying for a loan with the Mortgage Consultant.

One entry is available for any client (of the Mortgage Consultant) who returns the Survey generated from the Client Retention Program (sent by YCM).

- 3/ A referral is constituted as a relative, friend or acquaintance including their Name, Address and a Contact Number. (Contact number to be held by the Mortgage Consultant – Not added to the ticket)
- 4/ This competition commences on September 1<sup>st</sup> 2006 and closes at 5.00 pm on January 31<sup>st</sup> 2007.
- 5/ The draw is to take place at 12 noon, February 5<sup>th</sup> 2007, at Level 1/551 Kingsway Miranda NSW 2228. If prize winner cannot be contacted a second chance draw will be held 12 noon, May 7<sup>th</sup> 2007, at Level 1/551 Kingsway Miranda NSW 2228.
- 6/ The winner is to be notified by phone (where possible) within 7 days of the Draw this date being February 12<sup>th</sup> 2007 . Also by registered mail, to be posted within 2 days of the Draw, this date being February 7<sup>th</sup> 2007. The second chance draw winner (where necessary) is to be notified by phone (where possible) within 7 days of the Draw this date being May 14<sup>th</sup> 2007. Also by registered mail, to be posted within 2 days of the Draw, this date being May 9<sup>th</sup> 2007.

The winner will also be published in the Autumn Issue 2007 of the quarterly newsletter (published 1<sup>st</sup> March 2007).

- 7/ The prize will be:

- \$10,000 cash (supplied in the form of a bank cheque)

- 8/ The winner will be the first fully completed ticket drawn from the barrel and no communication will be entered into.
- 9/ All applicants must be 18 years and over

- 10/ **“Authorised under NSW: Permit TPL 06/08007 ACT: TP06/02954 VIC: Permit No: 06/2551 , SA: T06/2921 ”**

- 11/ The promoter of this competition is Your Client Matters Pty Ltd ABN 83108030173  
Level 1/551 Kingsway Miranda NSW 2228