

SPRING - Special Offer

Get your **WILL** for free, just take your INSURANCE/HOME LOAN with us.

NOTE: WILL is a legal document that communicates a person's final wishes pertaining to assets and dependents.

Terms and conditions

1. Entry into this competition is deemed acceptance of these and any other applicable terms and conditions. This competition may have additional terms and conditions and wherever possible the additional terms and conditions will be posted at www.financialdoctors.co.nz.

Promoters

2. The Promoter of this competition is Financial Doctors Limited.

Promotion Period and how to enter

3. The competition commences on 08/09/2022 and runs until 31/12/2022. T&Cs Apply.

Eligible Purchase

4. You will receive your **WILL** if:

- a) New loans for more than \$500,000 NZD before 31/12/2022 and the loan is settled before 31/03/2023.
- b) New Insurance for more than \$3 NZD API per day and issued before 31/12/2022.

Eligibility to win a prize

5. To be eligible to enter this competition and win a prize:

- c) You are a new customer applying for your loan for more than \$500,000 NZD before 31/12/2022 and the loan is settled before 31/03/2023.
- d) Any customer applying for your insurance cover for more than \$3 NZD API per day and issued before 31/12/2022.

How winners WILL be selected

6. Two options to win:

- Insurance:
If the customer is eligible Financial Doctors will take the **WILL** expenses of the winner for a unique time (Max amount \$250 NZD).
- Loan:
If the customer is eligible Financial Doctors will take the **WILL** expenses of the winner for a unique time (Max amount \$350 NZD).

Notifying winners

7. Winners will be notified by Financial Doctors within 5 working days of the Loan being Settled or Issued the cover, via the contact details recorded from the digital form used to enter the competition. If the winner cannot be contacted within 8 working days of the Issued/Settled occurring or if Financial Doctors determine that a winner is not eligible to participate in a draw the prize will be canceled.

8. The Promoters are not responsible if a winner cannot be contacted.

Prize conditions

9. Prizes will be transferred to the winners within four weeks of the prize winner being notified via the contact details on record that were used to enter the competition.

10. Prizes are not transferable, exchangeable, or negotiable.

11. The selection results are final and no correspondence will be entered into.

Verifying compliance with these terms

12. Financial Doctors Limited reserves the right to verify the identity of any entrant (including an entrant's identity, age, city/town of residence, and place of employment) to verify the validity of entries and to disqualify any entry or refuse to award a prize where false or misleading details have been given by an entrant, or an entrant has behaved in a fraudulent or dishonest manner, or otherwise than in accordance with these Terms and Conditions.

Exclusion of liability

13. Subject to any applicable laws which cannot be excluded, the Supplier, Financial Doctors, or any

current or old customer will not be liable for any loss, damage, or injury of any nature incurred or suffered by any person (including but not limited to direct or consequential loss or loss arising from negligence) arising directly or indirectly out of or in connection with this competition or with winning, redeeming, or benefiting from the prize.

Disputes

14. In the event of a dispute concerning any aspect of the competition including eligibility the decision of the Promoters will be final. No correspondence concerning any decision made by the Promoters will be entered into.

Additional terms

15. In addition to these Terms and Conditions can be viewed at www.financialdoctors.co.nz.

16. The Promoters reserve the right to amend, suspend or terminate the competition and these Terms and Conditions at any time.

Privacy

17. All entries remain the property of Financial Doctors. Your personal information may be used to conduct this competition and for future promotional and publicity purposes. By entering this competition you consent to the use of your personal information for these purposes. Financial Doctors Limited will apply to all personal information that we collect from you.

Questions

18. Any questions regarding this competition or promotion contact Financial Doctors Limited.