

CONDITIONS OF ENTRY

Deposit Power Continuing Professional Development Promotion 2010

1. The promoter is Vero Insurance Ltd trading as Deposit Power, ABN 48 005 297 807, AFS Licence Number 230859, 465 Victoria Avenue, Chatswood, NSW 2067, 1800 678 979 (the **Promoter**).
2. Information about the prizes and how to enter form part of these Conditions of Entry. Entry into the promotion is deemed acceptance of these Conditions of Entry.
3. Entry is open to MFAA Accredited Brokers aged 18 years or older. Directors, management and employees of the Promoter (and their immediate families), its related entities, printers, suppliers, providers and agencies associated with this promotion are ineligible to enter the promotion.
4. Promotion commences at 12:01 am (Melbourne time) on 12/4/2010 and closes at 4:00 pm (Melbourne time) on 30/6/2010(**Promotional Period**).
5. To enter the promotion entrants must attend a Deposit Power Business Development Training Session (**BD Session**) and/or complete the Deposit Power CD Training Session (**CD Session**) during the Promotional Period (**Eligible Entrants**).
6. Eligible Entrants will automatically receive one entry for attending a BD session and one entry for attending a CD Session during the Promotional Period. Attending additional BD or CD Sessions will not entitle Eligible Entrants to additional entries.
7. There is one major prize and 10 minor prizes:
 - (a) The major prize will be drawn on 20 July 2010. The first eligible entry drawn will win a 5 litre, 124.6cc Galletta Road Scooter (152QMI), valued at \$3,499 RRP (including GST).
 - (b) Ten minor prizes in total will be drawn. The first two eligible entries drawn on 18 May 2010 and the first four eligible entries drawn on each of 17 June 2010 and 20 July 2010 will each win a Shell Fuel Voucher valued at \$100 (including GST).

The major prize draw and each minor prize draw will take place at 12.00pm (Melbourne time) at Contact Management, 92-94 Tope Street, South Melbourne, Victoria 3205. The winner will be notified by telephone and via email. The name of the winner of the major prize will be published on the Deposit Power website on 26 July 2010. The Promoter's decision is final and no correspondence will be entered into.

8. Winners of minor prizes will not be entered in the draw for subsequent minor prizes or the major prize.
9. Total maximum value of all prizes is **\$4,499** (recommended retail price inclusive of GST). The prizes are not transferable or exchangeable and cannot be taken as cash. The Promoter accepts no responsibility for any tax implications that may arise from the prize winnings. Independent financial advice should be sought.
10. Each person whose entry was drawn must confirm their eligibility to be awarded the prize within two days of being successfully notified by the Promoter that they have been drawn, otherwise their entry will be deemed invalid. If a winning entry is deemed invalid the Promoter will draw another entrant in the same manner as the original draw and repeat this process until an Eligible Entrant is drawn. If the Promoter is unable to notify any entrant drawn, the procedures outlined in Condition 15 will apply.

11. Entrants can only enter in their own name. The Promoter reserves the right to request the winner to produce (within the requested time) appropriate photo identification or other documentation (to the Promoter's satisfaction and at its sole discretion) to confirm the winner's identity, age, residential address and email address, eligibility to enter and claim a prize and any information submitted by the winner in entering the promotion, before issuing a prize. If the documentation required by the Promoter is not received by the Promoter (or its nominated agent) or the winning entry has not been verified or validated to the Promoter's satisfaction within the time requested, that winner's entry will become invalid.
12. The Promoter will not be responsible for any incorrect, inaccurate or incomplete information communicated in the course of, or in connection with, this promotion if the deficiency is occasioned by any cause outside the reasonable control of the Promoter including, without limitation, technical malfunctions or failures.
13. All other costs not disclosed in these Conditions of Entry including, but not limited to, taxes (including duty), insurance, registration or other on-road costs, accessories not specified and all other ancillary costs incurred in acceptance and use of any of the prizes are the responsibility of the winner. The Shell Fuel vouchers are subject to prevailing terms and conditions of use and are only valid for use within the stated duration on the vouchers or until the credit on the vouchers is used, whichever is earlier.
14. The winner is responsible for arranging their attendance at the premises nominated by the Promoter to collect the major prize.
15. The Promoter may conduct such further draws on 17 November 2010 in the same manner as the original draw as are necessary to distribute any unclaimed prize by that date subject to any written directions given under applicable State or Territory legislation. Any winner in any unclaimed prize draw will be notified by telephone and via email and their name and locality will be published on the Promoter's website on 25 November 2010.
16. If a prize or a part of a prize becomes unavailable for any reason beyond the Promoter's reasonable control, then a similar prize or part of a prize of equal or greater value will be awarded to the winner in lieu, subject to any written directions made under applicable State or Territory legislation.
17. No compensation will be provided to the winner if they are unable to use any element of the prize for whatever reason.
18. Legal Release: It is a condition of accepting a prize that the winner may be required to sign a legal release in a form determined by the Promoter in its absolute discretion.
19. Liability: The Promoter and its associated agencies and companies will not be liable for any loss (including indirect or consequential loss), damage, personal injury or death suffered or sustained (including but not limited to that arising from any person's negligence) in connection with taking any prize or using any prize, except any liability that cannot be excluded by law, which will be limited to the minimum allowable by law.
20. Costs associated with attending a BD Session or a CD Session are an entrant's responsibility.
21. Force Majeure: In the event of war, terrorism, state of emergency or disaster (including natural disaster) or any other circumstance beyond the reasonable control of the Promoter, subject to any written directions made under applicable State or Territory legislation, the Promoter reserves the right to either provide an alternative prize to the same value as the original prize or to cancel, terminate, modify or suspend the promotion.
22. Consent to use: As a condition of entering this promotion, an entrant consents 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 of time without further notification, remuneration or compensation for the purpose of promoting, publicising or marketing this promotion, and/or promoting any products or services manufactured, distributed and/or supplied by the Promoter. The entrant agrees that, in the event they are a winner, the entrant will participate in all reasonable activities in relation to the Promotion as requested by the Promoter and its agents.

23. The Promoter collects personal information about entrants to provide the BD Sessions and the CD Sessions, enter entrants in the promotion and where appropriate award prizes. If the personal information requested is not provided, the entrant may not participate in the promotion. By participating in the promotion, each entrant also acknowledges that and consents to the Promoter using their personal information to assist the Promoter in improving goods and services and to contact entrants in the future with information on special offers or provide entrants with marketing materials via any medium including mail, telephone and commercial electronic messages (SMS (Short Message Service), MMS (Multimedia Message Service), IM (Instant Messaging) and email) or any other form of electronic, emerging, digital or conventional communications channel whether existing now or in the future. The Promoter may share information with its Australian related companies or promotional partners who may contact entrants with special offers in this way. By entering the promotion and opting in on the entry form, each entrant agrees that the Promoter may use entrants' personal information in this manner. Each entrant also agrees that the Promoter may publish or cause to be published the winner's name, and locality in any media as required under the relevant lottery legislation.
24. Entrants may gain access to, update or correct any personal information or obtain a copy of the Promoter's Privacy Policy by calling the Promoter on 1800 678 979.

NSW Permit No. LTPS/10/03003; ACT Permit No. ACT TP 10/01449.1.