

Competition Terms and Conditions

1. PROMOTER

The Promoter is Heffron SMSF Solutions (Heffron SMSF Solutions) which has its head office located in Unit 1, 27-39 Bulwer St Maitland NSW 2320.

2. WHO MAY ENTER

The only persons who may enter and be awarded prizes are Australian residents who are not employees of the Promoter or the immediate family of such employees. "Immediate family" means spouse, parent, child or sibling, whether or not they live in the same household as the employee.

3. CONDITIONS OF ENTRY

By entering the competition, participants agree to be bound by these General Terms and Conditions.

4. LIMITATIONS ON ENTRY

Participants may only enter the competition once. Only the first received entry will be valid if more than one entry is received from a participant.

5. HOW TO ENTER AND SELECTION OF WINNERS

Entrants are required to submit an online quiz. Winners will be selected by quantity of correct answers based upon speed of submission. The Promoter's decision in relation to any aspect of the competition is final and binding on every entrant.

6. PRIZES

All prizes must be taken as offered and are not exchangeable, transferable, redeemable for cash or for resale. If a prize is unavailable, the Promoter reserves the right to substitute a prize of equal or greater value.

7. NOTIFICATION OF WINNERS

Winners will be notified by email.

8. PRIVACY

The details contained in your entry are protected by security safeguards as detailed in the Promoter's Privacy Policy, which is also available on this website. The personal information collected as part of the entry is collected to enable identification of the winner and for future marketing and promotional purposes. Your personal information will only be disclosed to the Promoter for these purposes.

You can contact our Privacy Officer if you would like details of the personal information that the Promoter may hold about you or if you would like it to be corrected. Depending on the nature of your request, we may ask you to complete a personal information request form. Our Privacy Officer's contact details are:

The Privacy Officer

PO Box 200, MAITLAND NSW 2320

Email: privacy.officer@heffron.com.au

9. INTERNET

If for any reason a competition does not run for its duration due to a computer virus, tampering, unauthorised intervention, fraud, technical failures or any other cause beyond the control of the Promoter that corrupts or affects the administration, security, fairness, integrity or proper conduct of the competition, the Promoter reserves the right in its sole discretion to cancel, terminate, modify or suspend the competition or disqualify any individual who tampers with the entry process. The Promoter is not responsible for any:

- (a) malfunction, delay or traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website;
- (b) failure of any email or entry to be received by the Promoter; nor
- (c) any injury or damage to entrants or any other person related to or resulting from participation in the competition or down loading any materials in a competition.