

“WIN A DREAM HOLIDAY” PROMOTION

HOW TO ENTER

To be automatically entered into the draw:

- (a) individuals must have a valid GE CreditLine card, Buyer’s Edge card or a CareCredit card; and
- (b) make an Eligible Purchase at a participating retailer or healthcare practice (“**Partner**”) using their GE CreditLine card, Buyer’s Edge card or CareCredit card between 01/05/2010 and 11.59pm EST on 30/06/2010. Participating Partners will be listed on the Promoter’s website, at interestfree.com.au.

An Eligible Purchase means a purchase made under an “interest free promotion” for GE CreditLine or CareCredit or a purchase made under an “instalment interest free promotion” for Buyer’s Edge with a promotional period of 20 months or less. An eligible purchase does not include purchases made under any other type of promotional offer (including but not limited to “Buy Now Pay Later” promotions).

TERMS AND CONDITIONS

1. The Promoter is GE Finance Australasia Pty Ltd (ABN 88 000 015 485) of 572 Swan Street, Richmond, Victoria 3121, telephone 03 9921 6144.
2. Information on how to enter and prizes form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
3. Entry is only open to Australian residents aged 18 years or over.
4. Employees (and their immediate families) of the Promoter and agencies associated with this promotion are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
5. The Promoter reserves the right, at any time, to verify the validity of entries, purchases and entrants (including an entrant’s identity, age and place of residence) and to disqualify any entrant who submits an entry that is not in accordance with these Terms and Conditions or who tampers with the entry process. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

6. Multiple entries permitted, subject to the following: (a) only one entry permitted per Eligible Purchase transaction; and (b) each entry must be submitted separately and in accordance with entry requirements.
7. An Eligible Purchase made by an additional cardholder will give an entry to the primary cardholder.
8. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
9. Promotion commences on 01/05/2010. Entries close 11.59pm EST on 30/06/2010. The draw will take place at Anisimoff Legal, Level 4, 448 St Kilda Road, Melbourne VIC 3004 on 07/07/2010 at 11.00am EST.
10. The winner will be notified by mail and the winner's name will be published in The Australian on 20/07/2010.
11. The Promoter's decision is final and no correspondence will be entered into.
12. The first valid entry drawn will win the prize ("**the Prize**").
13. The Prize is a \$30,000 Flight Centre gift card ("**the Gift Card**"), \$10,000 in the form of a cheque ("**the Cash Prize**") and travel insurance up to the value of \$2,500 ("**Travel Insurance**").
14. The Gift Card is redeemable with participating Flight Centre Limited Stores and is subject to the terms and conditions listed at <http://www.flightcentre.com.au/travel-extras/gift-cards/>.
15. Travel Insurance must be taken with any travel purchased using the Gift Card or Cash Prize and will be paid directly by the Promoter to Flight Centre.
16. The prize will be presented to the winner within 28 days of the prize draw, at either the Partner where the Eligible Purchase was made or at GE Money Head Office, 572 Swan Street, Richmond Victoria 3121. The location ("**the Location**") where the prize is presented will be at the Promoter's sole discretion. If the drawn winner doesn't reside in the same State as the Location, he/she will receive one return economy airfare from his/her nearest capital city in Australia to the capital city nearest the Location and one night accommodation at a 4 star venue, valued at up to \$2,000, depending on point of departure. If the drawn winner resides within the same State as the Location, the Participant will be responsible for transport to and from the Location. Spending money, meals, taxes, insurance, transport to and from departure point, transfers, items of a personal nature (including but not limited to any in-room charges incurred) and all other ancillary costs are not included. If the winner cannot attend the Location, the winner may appoint a proxy over 18 years of age to attend the Location on his/her behalf provided the Participant gives the Promoter written, signed notice to that effect.

17. Subject to the unclaimed prize draw clause, if for any reason a winner does not take the prize or an element of the prize by the time stipulated by the Promoter, then the prize or that element of the prize will be forfeited.
18. Total potential prize pool value is up to \$44,500.
19. In the event that the Prize is not claimed by 5.00pm EST on 07/10/2010 by the original drawn entrant, the original drawn entrant will forfeit the Prize and an unclaimed prizes draw will take place on 08/10/2010 at the same time and place as the original draw, subject to any directions form a regulatory authority. The winner's name will be published in The Australian newspaper on 19/10/2010.
20. Entrants consent to the Promoter and Partners 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 without remuneration for the purpose of promoting this competition (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
21. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
22. Except for any liability that cannot be excluded by law, the Promoter (including its officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Promotion, including, but not limited to, where arising out of the following: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) game event is cancelled for any reason beyond the reasonable control of the Promoter; (f) any tax liability incurred by a winner or entrant; or (g) use of the prize and attendance/participation at the Location.
23. The Promoter collects personal information in order to conduct the Promotion and may, for this purpose, disclose such information to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this information. The Promoter may, for an indefinite period, unless otherwise advised, use the information for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. Entrants should direct any request to access, update

or correct information to the Promoter. All entries become the property of the Promoter.

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ACT permit number TP10/1241
SA permit number T10/645