



“SAVVY LITTLE SPENDERS” COMPETITION

How to enter:

1. Upload a video to your Instagram asking a financially savvy child in your life the following two questions:
 - a. What do you like to buy with your pocket money?
 - b. What do you think grown-ups purchase with their money?
2. Follow @openpay_ on Instagram
3. Tag @openpay_ and #savvylittlespenders in your entry

Entries can be uploaded on Instagram via stories, on-feed videos or IGTV.

Prize:

\$3,000 VISA gift card.

Judging:

The Savvy Little Spenders competition will be reviewed by Openpay judges and a winner will be selected based on their spending prowess (as determined by the Openpay judges).

When we say savvy, we mean grown-up – like knowing that it brings you more joy to spend your pocket money on things you'll actually need or use. Or how important it is to save. Or understanding where your parent and/or guardian's money goes and how they make it last.

Key Dates

Entries Open – 5:00pm AEST 12th October 2020

Entries Close – 11:59pm AEST 2nd November 2020

Winner Drawn – 4th November 2020

Winner contacted and announced – 6th November 2020



TERMS & CONDITIONS

1. Information on how to enter form part of the terms and conditions of entry. Entry into the competition is deemed acceptance of these terms and conditions.

2. The promoter is Openpay Pty Ltd (ACN 159 699 126) of Suite 304, 22 St Kilda Road, St Kilda, Victoria, 3182, 1300 168 359 (“Promoter”).

3. Entry is open to all citizens and permanent residents of Australia. Employees and their immediate families of Promoter and its agencies and affiliated companies associated with the promotion are ineligible to enter the competition.

4. The competition post will go live at **5:00pm AEST Monday 12 October, 2020** and will be advertised on Instagram. The competition will close at **11.59pm AEST Monday 2 November 2020**. Competition commencement and closing dates and times can be found below (clauses 4.1, 4.3).

4.1 The competition will commence at **5:00pm AEST Monday 12 October, 2020 and close at 11.59pm AEST Monday 2 November 2020** (“Competition Period”).

4.2 **There is a total of one (1) prize to be awarded for this competition as follows:**

- 1st Prize – \$3,000 VISA gift card

4.3 **Entrants must upload a video of a consenting child (under the age of 10) capturing what they like to buy with their pocket money and what they think grown-ups purchase with their money. Entrants must also follow @openpay_ on Instagram and Tag the Instagram profile in their entry. Entrants must also use the hashtag #savvylittlependers in their entry. Entries are to be submitted by no later than the closing date included in clause 4.1. Entrants can only submit one (1) entry.**

NOTE: Please read clauses 13.1 and 14.1 below in relation to providing consent on behalf of children featured in uploaded videos.

4.4 **ONE** winner will be selected, and the winner will receive the 1st Prize outlined in clause 4.2.

6. How to enter:

- Entrants must upload a video to their Instagram page asking a financially savvy child in their life the following two questions:
 - o What do they like to buy with their pocket money?
 - o What do they think grown-ups purchase with their money?



- Follow @openpay_ 's Instagram profile
- Tag @openpay_ Instagram profile and #savvylittlespenders in the entry

7. Entries are **limited to one (1) per entrant**.

8. The competition will be judged by Openpay judges and the winner will be chosen based on how financially savvy their entry is (in the Openpay judges' absolute discretion).

9. The judges' decision is final and no correspondence will be entered into. Prizes cannot be transferred. Non-cash prizes cannot be redeemed for cash.

10. The Promoter reserves the right to verify the validity of entries and to disqualify (i) any entry which, in the opinion of Promoter, includes objectionable content, profanity, potentially insulting, inflammatory or defamatory statements, and (ii) any entrant who (a) tampers with the entry process, (b) submits an entry that is not in accordance with these terms and conditions of entry, or (c) has, in the opinion of Promoter, engaged in conduct in entering the promotion which is fraudulent, misleading, deceptive or generally damaging to the goodwill or reputation of the promotion and/or the Promoter. The Promoter reserves the right to disqualify a winner if the Promoter becomes aware that the winner and/or the winner's entry are of a type described in this clause.

11. ALL entries **must be received by the times and dates as outlined in clause 4**. The time of entry will in each case be the time the online entry is received by the Promoter database. The Promoter accepts no responsibility for any late, lost or misdirected entries due to technical disruptions, network congestion or for any other reason.

12. The cost of accessing the promotional website will be dependent on the entrant's individual internet service provider.

13. **Use of images:**

13.1 By entering the competition and accepting these terms and conditions:

- you agree your images can be broadcasted via digital feeds (Instagram, Facebook, Website) via the Promoter;
- you represent and warrant to the Promoter that you are the parent and/or legal guardian of the child contained in your images; and
- you agree (on the child's behalf) that their image can be broadcasted via digital feeds (Instagram, Facebook, Website) via the Promoter.



13.2 In consideration for the Promoter awarding the prize to the winner, the winner gives the Promoter the non-exclusive rights to use his/her Instagram name in promotional formats such as announcing the winner via the Promoter's website, Instagram profile and Facebook page and in subsequent competition promotions (with attribution). The winner will not be entitled to any fee for such use.

14. Use of personal information:

14.1 By entering the competition and accepting these terms and conditions:

- you agree that the Promoter may use your personal details for the purpose of conducting the competition, including the use of your Instagram name in promotional formats; and
- you agree (on the child's behalf, and based upon the representations and warranties provided by you in clause 13.1 above) that the Promoter may use the child's personal details for the purpose of conducting the competition, including the use of their first name in promotional formats.

14.2 By entering the competition, you give the Promoter permission to contact you via Instagram if you are a winner of the competition.

15. The Promoter reserves the right to request a winner to provide proof of identity and proof of residency at the nominated prize delivery address. Identification considered suitable for verification is at the discretion of the Promoter.

16. The Promoter reserves the right to refuse to allow a winner to take part in any or all aspects of the prize, if the Promoter determines, in its absolute discretion, that a winner is not in the mental or physical condition necessary to be able to safely participate in the prize (if applicable). It is a condition of accepting the prize that the winner may be required to sign a legal release in a form determined by the Promoter in its absolute discretion.

17. The Promoter shall endeavour to contact the winner via his/her/their Instagram page by no later than **Friday 6th November 2020**. In the event that the winner cannot be contacted after 48 hours, an alternate winner will be selected and the original winner will forfeit any prize. The unclaimed prize judging will take place on **Friday 13th November 2020**.

18. The Promoter shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to direct, indirect or consequential loss) or for any personal injury suffered or sustained in connection with any entrant's



participation in the competition and any prize/s, except for any liability which cannot be excluded by law.

19. The Promoter is not responsible for any incorrect or inaccurate information, either caused by the phone user or for any of the equipment or programming associated with or utilised in this competition, or for any technical error, or any combination thereof that may occur in the course of the administration of this competition including any omission, interruption, deletion, defect, delay in operation or transmission, communications line or satellite network failure, theft or destruction or unauthorised access to or alteration of entries.

20. If for any reason this competition is not capable of running as planned, including due to infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter, which corrupt or affect the administration, security, fairness or integrity or proper conduct of this promotion, the Promoter reserves the right in its sole discretion to disqualify any individual who tampers with the entry process, take any action that may be available, and to cancel, terminate, modify or suspend the competition, subject to any written direction given under law.

21. The prize value is **\$3000.00 AUD**.

22. In the event that for any reason whatsoever a winner does not take an element of the prize at the time stipulated by the Promoter then that element of the prize will be forfeited by the winner and cash will not be awarded in lieu of that element of the prize.

23. The Promoter is not responsible for any costs incurred by the winner or entrants in order to participate in the competition or to attend any event held in connection the competition.

24. Participation in this competition assumes each entrant has accepted the Facebook terms and conditions, found at <https://help.instagram.com/179379842258600>.