

McGrath

WHY WE LIVE HERE

PROMOTION TERMS & CONDITIONS

Proposed Head Office review version - October-November 2026

1. Promoter

Proposed promoter: Michael Giroto trading as BMG Events, ABN 58 350 315 830. If McGrath Head Office requires the relevant McGrath entity to act as promoter, this clause and associated privacy/contact references will be replaced before publication.

2. Promotion Period

Proposed opening: 9:00am (Sydney time) Thursday 1 October 2026. Proposed close: 11:59pm (Sydney time) Monday 30 November 2026.

3. Eligibility

Free entry for persons aged 18 years or over whose principal place of residence is Warners Bay NSW 2282, Speers Point NSW 2284 or Eleebana NSW 2282. Reasonable evidence of identity, age and residence may be required.

4. Exclusions

The Promoter, people administering the promotion or confidential winning positions, and owners/directors/managers of participating prize businesses are excluded.

5. Entry

Visit whywelivehere.com.au during the Promotion Period, complete the required community questions and entry details, confirm eligibility and accept these Terms, then submit. One valid entry per person. Social-media following, liking or sharing is not required.

6. Prize Pool

Total prize pool: \$2,200. Twenty (20) instant prizes valued at \$110 each, each being a voucher from a participating local business. There is no separate major prize.

7. Participating Businesses

Utopia Skin and Spa is the first confirmed supporter. Additional participating businesses across Warners Bay, Speers Point and Eleebana will be added as confirmed. A business may provide more than one \$110 voucher. Final business names, allocation and voucher conditions will be published before entries open.

8. Instant-Win Method

Before entries open, twenty confidential valid-entry sequence positions will be fixed and recorded. Each position will be tied to a specific \$110 voucher. A valid entry that receives a matching sequence number will receive an on-screen provisional instant-win notice, subject to eligibility verification.

9. Spread of Wins

The twenty confidential positions will be set with the intention of spreading winning opportunities across October and November. Positions will not be moved after launch merely because entry volume differs from expectations.

10. Prize Limit

Maximum one instant prize per entrant.

11. Unreached / Invalid Positions

If a winning position is not reached by close, or a provisional winner is ineligible and the prize cannot validly be awarded, the relevant voucher will be allocated by computerised random selection from valid eligible non-winning entries after close. Proposed allocation: 10:00am Wednesday 2 December 2026.

12. Notification and Claim

Provisional winners will be notified on-screen and contacted using submitted details. Eligibility must be verified before release. Proposed claim deadline: 5:00pm Wednesday 16 December 2026. Any further redetermination required will occur at 10:00am Friday 18 December 2026.

13. Winner Publication

Verified winners may be published by first name and suburb on campaign channels. Images, testimonials or identifiable stories require separate permission.

14. Voucher Conditions

Each voucher is subject to the participating business's disclosed redemption, booking and expiry conditions. No entry fee or fee to receive a prize applies.

15. Privacy

Entry data is used to administer the promotion, verify eligibility, determine winners, fulfil prizes, prevent fraud and meet compliance obligations. The final McGrath-approved privacy notice and data-controller wording will be inserted before publication.

16. Optional Marketing Consent

Ongoing property/market contact is optional and separate from entry. Saying no does not affect entry or chance of winning. Entrants who opt in can later unsubscribe or ask to stop.

17. Optional Story Permission

Entrants may separately permit excerpts of their answers to be used in campaign material. Personal details are not published under that permission alone.

18. Social Media

Facebook and Instagram are promotional channels only. Following or sharing is optional and provides no additional chance of winning. The promotion is not sponsored, endorsed, administered by or associated with Meta, Facebook or Instagram.

19. Fair Conduct / Technical Issues

The promotion will be conducted fairly. Technical failures may be corrected reasonably and consistently with applicable law; confidential positions will not be moved simply to manufacture a winner.

20. Changes and Disputes

Any necessary changes will be communicated publicly and handled consistently with applicable NSW requirements. Complaints will be considered in good faith under these Terms.