AQUAMORE FOOTY TIPPING COMPETION-AFL & NRL 2024 TERMS AND CONDITIONS

1. Conditions of entry

- 1.1. By entering this contest entrants accept these Terms and Conditions.
- 1.2. Entry is open to all Australian registered ACL & ACR Finance & Mortgage Brokers, aged 18 years or older.
- 1.3. Employees of Aquamore Finance and their families are not eligible for entry.
- 1.4. Entry and participation in this contest is free.

2. Key dates

Aquamore AFL and NRL 2024 Tipping Contest e.g. AFL or NRL Contest

- 2.1 The term of this contest is based on the 2024 SEASON | AFL &/or NRL LEAGUEs regular season of Home/Away rounds. Commencing AFL: 7 March 2024 and NRL: 3 March 2024.
- 2.2 Eligible participants may enter the contest at any time after December 1st, 2023.

3. Registration

- 3.1 To enter the contest an eligible person must register at via competition link during the Entry Period.
- 3.2 Entrants must not register more than once.
- 3.3 When registering, entrants must accurately complete all details in the online registration form and must specify a valid user-name and password which they will use when participating in the contest (Login Account).
- 3.4 Entrants are solely responsible for any activity that occurs in relation to their Login Accounts. Entrants must keep details of their Login Account secure and must notify Engage Arena immediately of any breach of security or unauthorized use of Login Accounts. Aquamore Finance will not be liable for any loss to entrants caused by unauthorised use of an entrant's Login Account.

4. Submitting picks

- 4.1 The contest involves registered entrants submitting picks for AFL &/or NRL LEAGUE games during the contest, in accordance with these Terms and Conditions.
- 4.2 For each game during the contest, an entrant must nominate their pick by selecting the team they predict will win the game and the margin they predict a team will win by for a selected game where indicated.
- 4.3 Picks may only be submitted using the online process which entrants can access through one of the contest access points by logging on with their Login Account.
- 4.4 Entrants must not submit more than one pick per game.
- 4.5 Picks must be submitted before the Picks Deadline (see section 5 below).
- 4.6 Picks will be deemed to be submitted at the time of receipt and not at the time of transmission. Late, incomplete, incorrectly submitted, illegible, corrupted, or misdirected picks will be deemed invalid.

5. Picks Deadline

- 5.1 An entrant may submit a pick for any game during the contest prior to the advertised start time for that game (Picks Deadline).
- 5.2 A running timetable of scheduled game starting times are available from either AFL &/or NRL respective websites.
- 5.3 Any postponed, rescheduled or delayed games will have their Picks Deadline updated as required.

6. Points and Rankings

Picks are entered for each game in a round. 1 point is awarded for picking the winner of the match.

If the match result is a draw, no points are awarded for picks in the match.

A bonus (1) point is awarded for picking a perfect round.

A margin score is required to be entered for one match in each round. The margin represents the amount that you predict your selected team will win by. Your margin score will be used to determine the winner of a round or the entire contest if the scores are equal. The lower your margin score the better the entrant is deemed to have performed.

Calculating Margins

If the team you pick wins the match, your margin score is the difference between the actual margin in the Full Time Score that the team you picked won by, and the margin you entered. For example, if you picked the Broncos in the following scenario:

Full time score Broncos 54 vs Cowboys 6
Margin entered 36
Actual Margin 48
Margin Score 48 – 36 = 12

If the team you picked loses the match, your margin score is the actual margin plus the margin entered. For example, if you picked Cowboys for the same scenario:

Full time score Broncos 54 vs Cowboys 6 Margin entered 6 Actual Margin 48 Margin Score 48 + 6 = 54

If an entrant does not submit a pick for a game, they are assigned the away team as their pick for that game.

If an entrant does not submit any picks for a round, they receive a 1-point penalty.

Points awarded to entrants will be aggregated at the completion of each round during the contest, and entrants will be ranked in accordance with the points they scored and their margin score for the round.

The points and margin scores awarded to entrants for each round will accumulate throughout the contest. The rankings for the whole of the contest will be used to determine the winners of the First, Second, Third place Prizes in accordance with clause 7 below.

7. Determination of winners

To be eligible for any prizes, the registered entrant must be an approved accredited broker/introducer with Aquamore Finance.

Approved accreditations can be requested and approved up until and including 1st June 2024 to become fully eligible after initial registration for season contest opening.

The margin score will be used to determine the winner of a round or the overall contest if the scores are equal. For example, if two entrants share 1st place on 100 points, the entrant with the lowest margin score will be the winner.

Should scores &/or margin scores still remain equal after above has been calculated, the specific prize amount for that position, will be equally shared. E.g., If two entrants upon all points & ranking calculations have been completed for first place, then the first-place pool only will be equally divided & shared.

If entrants cannot be split using these methods, then the prize pool for that placing will be split equally and shared.

8. Prize pool for each contest, eg AFL & NRL

All up, \$16,000.00 cash prizes on offer apply to all entrants in the contest. These below prizes included across each contest.

1 st Place	\$5,000.00
2 nd Place	\$2,000.00
3 rd Place	\$1,000.00