

**Terms and conditions of
“YOUR CHANCE TO WIN”
Competition**

1. The prize includes a flight and accommodation package to Thala Beach Lodge, Port Douglas. The winner will receive 5 nights accommodation in a Coral Sea Villa and includes all meals, beverages, airport transfers and resort facilities at Thala Beach Lodge (valued at \$5,150.00). The winner will also receive airfares from Flight Centre up to the value of \$2,000.00 that can be used for travel to Cairns. The total package is valued at \$7,150.00.

What's Included at Thala Beach Lodge:

- All airport transfers
- Full breakfast
- Choice of a la carte dinner or a dining hamper delivered to your room
- A la carte lunch or a picnic hamper delivered to the beach
- Dinner is inclusive of a choice from our extensive collection of fine Australian wines
- In-room bar including wine, spirits, beers, soft drinks, snacks, tea & coffee
- Regular scheduled transfers to and from Port Douglas daily – seclusion without isolation
- Tree planting, guided nature walks and bird watching tours with Thala's local naturalist guides
- Star Gazing at Thala's specially designed observatory
- Evening presentations/entertainment by local specialists
- Buggy transfers around the resort on request
- Knowledgeable local experts to coordinate & personalise your “Thala Experience”

2. The prize winner will be the first fully completed ticket drawn from the online competition entry system. No communication will be entered into.

3. All applicants must be 18 years of age and over.

4. Entry is open to all clients of each “Partner” – Partners being those and/or individuals that utilise the services of Your Client Matters (“YCM”) and are current financial subscribers at the time of the competition draw.

5. Staff and direct family members of staff of YCM are not permitted to enter the competition.

6. Staff of the Partner are not permitted to enter the competition, however non-staff family members are allowed to enter.

7. Staff and direct family members of staff of Thala Beach Lodge and Flight Centre are not permitted to enter the competition.

8. Entry Details One entry is available for every referral/contact given to the YCM Partner. One entry is available for each new client that is added to the Partner's database to receive a copy of the quarterly magazine. Up to three entries are available to all clients (of the Partner) who finance or refinance their home or investment loan with the Partners or complete business with the Partner. One entry is available to any business associate (from a company outside that of the Partner) whose client has generated a referral directly to the Partner. One entry is available to all clients who make an appointment with the Partner to investigate the possibilities of using the Partners services or have a phone consultation to discuss their situation. One entry is available for any client (of the partner) who participates in the competition survey.

9. A referral is constituted as a relative, friend or acquaintance including their name, address, and a contact number.

10. This competition commences on Monday 1 March 2010 and closes at AEST 5:00pm on Friday 30 July 2010.

11. The draw is to take place at 12:00noon, Wednesday 4 August 2010 AEST at Level 1/551 Kingsway, Miranda, NSW, 2228. If prize winner cannot be contacted, a second chance draw will be held at 12:00 noon, Wednesday 3 November 2010 AEST at Level 1/551 Kingsway, Miranda, NSW, 2228.

12. The winner is to be notified by telephone (where possible) within seven days of the draw, this date being Wednesday 11 August 2010. The winner will also be notified by registered mail, to be posted within two working days of the draw, this date being Friday 6 August 2010. The second chance draw winner (where necessary) is to be notified by telephone (where possible) within seven days of the draw, this date being Wednesday 8 September 2010. The second chance winner will also be notified by registered mail, to be posted within two working days of the draw, this date being Friday 10 September 2010. The winner will also be published in the Spring 2010 issue of the quarterly magazine published Wednesday 8 September 2010. Also in The Australian newspaper on Wednesday 18 August 2010. Second chance draw winner will be advertised in the Australian on Wednesday 15 September 2010.

13. Authorised under NSW Permit LTPS ACT Vic Permit No SA Permit No

14. The promoter of the competition is: Your Client Matters Pty Ltd ABN 831 080 30173 Level 1/551 Kingsway, Miranda, NSW. 2228.

15. Both the Thala Beach Lodge and the Flight Centre vouchers must be redeemed within 12 months of the draw date.

16. The vouchers will be sent to the Partner by registered mail 7 days after the draw date.