My Charity Raffle

New Years Eve MCR Promotion Game

Travel between December 35th 2025 - January 2nd 2025

Promotional Lottery – Game Particulars and Conditions

This lottery game promotes My Charity Raffle and its business of promoting charity raffle sales and philanthropy.

Entries are free as the result of being an MCR Club Member. Entries are also available free as a result of the purchase of entries offered by MCR's raffle clients or purchase of other offered goods via mycharityraffle.com.au or referral from a free entrant or being offered entries during the promotion period.

See the table of purchases and the respective lottery entry entitlements at clauses 15 and 16.

Lottery and Prize Particulars

Prize description	3 nights accommodation, Return flights to Sydney from any Capital City Prize must be taken between 31 st December 2025 and 2 nd January 2026
Prize value – retail value	\$10,000.00
Prize provider	My Charity Raffle for Insight Holdings Consolidated Pty Ltd. and other suppliers including airlines and hotels.
Open Date	Wednesday 1 October 2025
Close Date	Thursday 11 th December 2025
Draw Date	Friday 12 th December 2025
Winner Notification	Friday 12 th December 2025
Prize Claim Date	Tuesday 30 th December 2025
Draw Location	Suite 5.02, 241 Commonwealth Street Surry Hills NSW 2010
Travel Conditions	See clause 29, et seq below.

Specific Travel arrangements and benefits vary with MCR membership. For more detail see these terms including paragraphs 20 to 28.

My Charity Raffle may add additional games, special offers, discounted entries and prizes pursuant to these conditions which will be added to these conditions and notified on our website and via supporter communication.

Contents

Lottery and Prize Particulars	1
Definitions	3
Eligible Entrants	4
How to Be Entered in the Game	5
Distribution of Entries	7
Prize and Details	7
Prize Exclusions and Travel Conditions	8
Prize Draw	Э
Notification of Winners	Э
Reserves or Further Draws	0
Behaviour Policy	0
Entry Errors10	0
Delivery of Prize	0
Contact Details1	1
Verification of Identity1	1
Purchase Record1	1
Use of Prizes1	1
Release and Liability1	1
Winner to Provide Release1	2
Promotional Images1	2
Privacy1	2
Governing Laws1	3
Contact1	3
Feedback or Disputes	3
Promoter Policies	3

- 1. Entry into the game is available at no charge, that is for free. Additional entries are available by making qualifying purchases. Current members of mycharityraffle.com.au at the date of this raffle will receive at least one entry.
- 2. Information on how to enter the game and the particulars are provided on the website www.mycharityraffle.com.au
- 3. Applicants for entries, MCR Club members, charity raffle entrants and prize winners agree to be bound by these conditions which take priority over other information, instructions or terms.
- 4. These conditions, policies and relevant state rules and permits apply to this game. All conditions comply with permit or state conditions. These rules may be updated to comply with specific state permit requirements.

Definitions

5. These definitions are used in these terms and conditions:

Applicant means people who apply for membership, use the website or record their interest in joining MCR but have not become a member.

Authority Number means the permit numbers issued by any state authority where required. The following states do not require or issue a permit for this lottery: New South Wales, Queensland, Victoria, Western Australia, Tasmania, Northern Territory. No permit has been purchased for South Australia; we will not encourage SA applicants (sorry).

The expressions open date, close date, draw date, notification date, delivery date and claim date will have the meaning apparent from the paragraph in which they are used and the particular dates or values set out in the lottery particulars table.

Cancellation means the forfeiture of entries, entry right, participation in events and prizes as determined by the promoter.

Companion means the person chosen by the winner to accompany the winner on the prize trip.

Charity means an organisation which has that status and is a client of My Charity Raffle. The mycharityrafle.com.au website lists client charities.

Charity raffle refers to the fundraising raffle operated by a charity or not for profit raffles managed by Insight Holdings Consolidated Pty Ltd promoted on the mycharityraffle.com.au website.

Donation campaign refers to a client on behalf of which My Charity Raffle will accept donations.

Donations refers to a gift of money to a Charity or not for profit via Mycharityraffle.com.au

Draw or game means the prize draw in the trade promotion lottery game conducted under these rules.

Entrants means persons who have qualified for entries in the game according to these rules by following these rules, being a member or accepting further information to participate in charity games or MCR's activities.

Lottery particulars are the game dates and other details set out in the Lottery Particulars table above and at website www.mycharityraffle.com.au

Offer means an invitation or proposal to provide free entries in the game.

Ongoing supporter means the charity raffle entrant who applies for and pays for entries in charity raffles during the promotion period.

Our, us and we mean the promoter.

Prize means the major prize described in the lottery particulars of these terms and conditions or as notified on the website.

Product means raffle entries or goods for sale via My Charity Raffle.

Promoter means Insight Holdings Consolidated Pty Ltd trading as My Charity Raffle (ABN 55 111 803 475), Suite 5.02, 241 Commonwealth Street, Surry Hills NSW 2010

Promotion means the games, advertising, and marketing operated by the promoter under these rules and required permits and consents.

Promotion period means the time between the time and date of the open date and close date of the promotion for entry applications and any required payment set out in the game particulars.

Promotional websites means mycharityraffle.com.au, mcrclub.com.au, raffleresults.com.au and the raffle websites for charity raffles.

Referrer and referred mean respectively, a member who asks others to take entries and the persons who accept the information to obtain entries. Referred people include friends and family and acquaintances.

Member means a person who has subscribed to join as an MCR Club Member and receive a free entry at mycharityraffle.com.au website, provided requested particulars there and has not deactivated that account during the promotion period and existing subscribers who participated in the My Charity Raffle New Years Eve MCR Promotional Game Experience game.

Ticket means an entry in a charity raffle.

Website means mycharityraffle.com.au

In these conditions any expression or term in the singular includes the plural and vice versa.

Eligible Entrants

- 6. A member of the public can be eligible to enter under the following conditions:
 - a. Entry in the game is only open to persons who receive an offer from MCR to enter or have made a purchase pursuant to these conditions.

- b. Entrants must be 18 years of age and be able to personally receive the prize at an address which the promoter can identify.
- c. People in management at a charity or Insight Holdings Consolidated Pty Ltd, any person involved in promoting the game and any person engaged directly in the conduct of the games are ineligible to enter.

How to Be Entered in the Game

- 7. To become an entrant in the promotional games, an eligible entrant must receive an offer of entry in the game and **be an MCR Club Member** or make a **charity raffle game purchase** from mycharityraffle.com.au under the terms and conditions of this game.
- 8. To become an entrant you must, on a provided form or in phone calls or when speaking in person provide and permit use of all requested contact details, acknowledge and accept our terms of entry and privacy disclosure and conditions (available on our website) and receive a confirming email or text.
- 9. You must provide accurate contact information. The entrants name and contact details in the game must match the paid entrants name and contact details for a purchase via the website and if relevant, also match the valid identification to be provided when being offered or claiming the prize.
- 10. To become a purchaser entrant in this game an eligible entrant you must;
 - a. be a financial member of the My Charity Raffle Club, or
 - b. be a fully paid purchaser of a product from the mycharityraffle.com.au site, or
 - c. be a paid donor to a charity via the mycharityraffle.com.au website, or
 - d. become an ongoing payment supporter via mycharityraffle.com.au, and
 - e. be available to accept the prize at the dates and time specified at mycharityraffle.com.au

You can be a raffle or product buyer, an ongoing supporter and a donor during the promotion and receive all the resulting entries at the rates set out below.

- 11. To be **an offered entrant** you must receive from My Charity Raffle or Insight Holdings Consolidated or promotional websites by digital marketing, phone, email, text or in writing and you must take any required steps on the mycharityraffle.com.au website (such as responding to the offer and answering questions) and the eligible entrant has not, prior to the close date requested to be withdrawn from the game or is uncontactable using reasonable efforts or has refused to receive offers to participate in a purchase at the MyCharityRaffle.com.au website.
- 12. A **referred entrant** is an eligible entrant who has been referred to the game at mycharityraffle or to a promoted charity raffle by a referrer who is a mycharityraffle free entry holder. An offered or referred entrant must provide the information requested on the form at the mycharityraffle.com.au website to become a referred entrant.

- 13. Attempts to vary entry details to create multiple entries will if detected result in cancellation of all relevant entries. An offered or referred entrant may at the MyCharityRaffle.com.au website purchase entries in order to add extra chances to win.
- 14. An entrant will receive entries according to the table below. MCR Club entries are allocated according to the months of payment during the promotion period. This game counts the value of purchased charity raffle entries paid for during the promotion as at the close date of the draw and not the value of entries in the respective charity raffle. To be eligible for the draw you must be an MCR Club Member at the time of the draw and at the time of redeeming the prize.
- 15. By being a Starter, Premium or VIP MCR Club Member you will receive during the promotion for each month of membership the corresponding number of entries in the New Years Eve MCR Promotional Game Fashion Makeover game shown in the table below.

MCR Club Membership New Years Eve MCR Promotional Game

MCR Club Member	New Years Eve MCR Promotional Game Trip Entries
MCR Club Starter Member	10 per month
MCR Club Premium Member	30 per month
MCR Club VIP Member	100 per month

16. To receive additional entries in the New Years Eve MCR Promotional Game, MCR Club members can make purchases or donations for MCR charities or other products which will entitle you to additional New Years Eve MCR Promotional Game promotion entries as shown in the table below. Entries are allocated according to the total sum paid for charity raffles during the promotion period and not according to other individual purchases such as other raffle participation. The maximum number of entries a person may obtain is 5,000.

Additional Purchase Entry Allocations

MCR Product Purchase value.	MCR Club New Years Eve MCR Promotional Game entries
\$0 to \$29	10
\$30 to \$49	30
\$50 to \$99	100
\$100 to \$599	200
Over \$600	300

Distribution of Entries

- 17. Entry into the draw will open and close at the open date and close date, respectively at the times and dates set out in the game particulars. The open date will begin from 12.00 am and all close dates will end at 12.01 am on the identified date. All references to time refer to Australian Eastern Standard Time or Australian Eastern Daylight Time.
- 18. Each purchaser entrant must finalise each payment prior to the closing date. To be eligible for the draw you must be an MCR Club Member at the time of the draw and at the time of redeeming the prize.
- 19. Entries and applications remain the property of the promoter and may therefore not be sold, assigned or transmitted without the consent of the promoter and prize provider.

Prize and Details

- 20. The trip prize is for two adults only. The winner must be an MCR Club Member prior to the draw and the chosen companion must be an MCR Club Member at the time of travel.
- 21. The total maximum retail value of the major prize is \$10,000.00 (together with GST or other taxes). Prize values are correct as 1 October 2025, and no responsibility is accepted for any variation in the value of the prize.

22. The prize is:

- A Two return economy airfares and airline taxes from the nearest Australian capital city to New Years Eve, New Years Eve prize destination and transfers to accommodation.
- B 3 Nights' accommodation at a 5-star hotel in Sydney CBD
- C Private transfers to and from Sydney Airport
- 23. Starter, Premium and VIP MCR Member winners of the New Years Eve MCR Promotional Game Fashion Makeover prize may receive additional benefits according to their membership at the time of the draw. The additional benefits are identified on the MCR website.
- 24. Prize travel dates are to be confirmed.
- 25. Not in use.
- 26. Receiving the prize is conditional on written acceptance of the participation and behaviour and terms and conditions of travel and the airline carriers.
- 27. The prize is not refundable or transferable or redeemable in any part with the promoter or supplier. The winner may with the written consent of the promoter transfer the prize to a friend who must also be an MCR Member. The prize may not be offered, sold or advertised to take advantage of this offer.
- 28. If the drawn winner is under the age of 18 years of age, he or she must be accompanied by a parent/guardian as companion. The winner is responsible for any amendment fees issued by

airlines or suppliers once booking is confirmed and ticketed. Prize winner and travel companions must have valid travel insurance and where necessary valid visas, valid passports, for their period of travel. The prize winner's companion need not be 18 years of age but access to some events may be restricted. The winner and the winner's companion must travel to the Australian point of departure at the same time and use share accommodation unless other arrangements are made.

Prize Exclusions and Travel Conditions

- 29. The following expenses are not part of the prize and must be borne by the winner: Travel costs to attend the draw or claim the prize (There is no requirement to attend the draw in person), travel insurance, travel from the winner's home to point of departure, changes in value will not be added to the prize or paid by the promoter, spending money, meals (other than those included or specified), drinks, ground transfers (unless specified), laundry charges, activities (unless specified), incidentals, taxes, energy surcharges, tips gratuities or service charges on additional expenses referred to here, passports, visas, travel or other insurance, emergency or pandemic related disruptions, insurance excesses, items not listed in the travel prize package descriptions above are the responsibility of the travel prize winner and their nominated travelling companions as those expenses are incurred.
- 30. The winner is responsible for ensuring that they and their travelling companion are both fit to travel and have received appropriate immunisations and/or health checks prior to accepting the prize.
- 31. If the winner, through any legal or physical incapacity or otherwise, is unable to use the prize, he or she may assign the prize to another person who is also in the draw and is approved by the promoter. The promoter approves of this measure but can accept no responsibility for any such arrangements between the winner and an assignee.
- 32. Neither the promoter or the charity raffle promoters or beneficiaries accept responsibility for any accidents, misadventure, injury, loss or death arising from the use of the prize after the delivery and acceptance of the prize by the winner.
- 33. No compensation will be payable if the winner is unable to use the prize.
- 34. If the winner is resident in a country other than Australia, travel arrangements may be changed to accommodate departure from that location to Milan. The use of this clause is at the sole discretion of the promoter.
- 35. It is a condition of accepting the prize that the winner participates in the experiences and the social media promotions and appearances provided by the prize including the reasonable conditions of use of the supplier of each component selected prize.
- 36. If the prize is unavailable for reasons beyond the promoter's control, we reserve the right to substitute the prize (or that part of the prize) with a prize of equal or greater value or experience value, subject to any written directions from a permit authority. The details of any alternative or additional prize will be published on www.mycharityraffle.com.au

Prize Draw

- 37. Entries are allocated to each offered, purchaser, referred and member entrant by the promoter prior to the draw. Members and entrants may not be notified of any changes to their revised participating entries prior to the draw.
- 38. The draw for the prize winners will be conducted from 2.00pm on the draw date specified in the game particulars by randomly selecting a single number from all allocated valid entries. The prize draw may be conducted on a live webcast.
- 39. There shall be one prize available for all entrants regardless of location for acceptance by the person first drawn from the entries.
- 40. At the time of the draw the promoter will attempt to contact the selected entrant by telephone. If the entrant is not contactable or if contacted does not accept the prize the promoter may draw a new entrant.

The promoter will telephone the holder of the selected entry three times over 3 hours. If the phone calls are not answered or a reply is not received within that time we will move on to draw another entry and repeat this process.

The process of draw and contact will continue to a maximum of 10 draws until an entrant who is chosen is contactable, available to travel on the nominated dates, is a valid entrant and accepts the prize under these terms and conditions. The prize winner's companion must also satisfy these conditions before travelling.

- 41. Receiving the prize is conditional on written acceptance of the terms and conditions of travel, participation in activities and the airline carriers ticket requirements.
- 42. The person first drawn must:
 - have a current passport and provide a copy to the promoter,
 - be available to travel on the prize travel dates,
 - have a travel companion who is also an MCR purchaser entrant, and
 - be able to obtain travel insurance for the trip at their expense.

Notification of Winners

- 43. The prize winner will also be notified in writing immediately following the prize draw, that is on or before the notification date stated in the game particulars and the winner will be asked to accept the conditions. The winners' name will be published in a notice on www.mycharitylottery.com.au See clause 59 below as to publicity.
- 44. The prize and these conditions and related conditions referred to below must be accepted by any person drawn in writing before being declared the prize winner.

45. Any entrants determined in accordance with this clause will be notified by telephone. The promoter accepts no responsibility where it is unable to contact prize winners who have not provided correct or complete contact details. If an entrant's contact details change during the promotion period, it is the entrant's responsibility to notify the promoter.

Reserves or Further Draws

- 46. At the time of the draw 10 or more additional reserve entrants will be drawn by the promoter. In the event that the selected entrant who is notified by telephone, does not in writing claim the prize within 4 days of notification in writing or cannot or declines to participate in the prize, or cannot after reasonable efforts be reached, the promoter reserves the right to withdraw the prize and award the prize to the first or subsequent reserve winners who will be approached in the sequence of their selection, or if necessary to another person drawn again from the valid entries as the prize winner. The reserve winners are not consolation prize winners and will not be named and shall remain confidential to the promoter unless needed for the purpose of awarding the prize as described in this clause.
- 47. Reasonable efforts to find the prize winner are web search, telephone phone call or text message to the provided numbers using the provided details. Email is not part of the reasonable efforts to be used because of the delay in response to emails.

Behaviour Policy

48. The promoter reserves the right to exclude from the game draw or from receiving the prize any entrant, companion or winner whose personal statements or behaviour would, if repeated impose challenges upon or bring into disrepute the prize suppliers, the promotor or My Charity Raffle. Please see the Travel Behaviour Policy.

Entry Errors

49. The promoter accepts no responsibility for late, lost, misdirected, delayed, ineligible, incomplete or corrupted entries or for any other reason. The promoter assumes no responsibility for any failure to receive an entry or for inaccurate information or for any loss, damage or injury as a result of technical or telecommunications problems, including security breaches, theft or destruction, any cause beyond the promoter's control, or unauthorised access to or alteration of the promotion. If such problems arise, then the promoter may (where necessary with the approval of the relevant permit authority) modify, cancel, terminate or suspend the promotion. Further, the promoter at its sole discretion may recommence this promotion under the same conditions.

Delivery of Prize

50. All reasonable attempts will be made to deliver the prize travel tickets within 5 days of awarding the prize. See delivery date in the game particulars.

Contact Details

51. If an entrant's contact details change at any time between the date which they apply to enter the promotion and any draw date, that entrant must notify the promoter of their correct contact details immediately.

Verification of Identity

52. The promoter reserves the right to request verification of age, identity, residential address of winners and any other information from entrants relevant to entry into or participation in this promotion. Verification is at the discretion of the promoter, whose decision is final. The promoter reserves the right to disqualify any individual who provides false or misleading information, fails to provide all requested information, is in breach of these conditions, conspires with others or alone tries to gain an unfair advantage or who is otherwise involved in any way in manipulating, interfering or tampering with the conduct of this promotion, or who has engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of the promotion. The promoter's legal rights to notify authorities, recover damages or other compensation from such an offender are reserved.

Purchase Record

53. If entrants are required to purchase a product to enter, it is a condition of the prize being awarded to the winner that the winner retain a record of their original purchase which is consistent with records kept by the promoter.

Use of Prizes

- 54. Prizes must not, without the prior consent of the promoter and any supplier of the prize (supplier), be resold or offered for resale at a premium (including via online auction sites) or used for advertising, promotion or other commercial purposes (including competitions and trade promotions) or to enhance the demand for other goods or services. If a prize is sold or used in breach of this condition, the promoter or the supplier may, at their absolute discretion, withdraw the prize(s). Where a prize has been withdrawn in accordance with this clause, no refund, substitute or compensation shall be available. The prize or prizes are offered for personal enjoyment and not for commercial or business purposes.
- 55. All prizes are provided subject to the usual terms and conditions of that supplier.

Release and Liability

56. If in the conduct of this promotion, the promoter is liable for a breach of any guarantee, warranty, condition or other term that cannot by law be excluded (for example as result of the Competition and Consumer Act 2010 (Cth)) or is implied by any other Commonwealth, state or

- territory law, the promoter's liability, to the extent permitted by law, to the cost of any participating purchase.
- 57. The promoter is not responsible or liable for any loss, damage or injury suffered by any winner as a result of the conduct of any supplier or otherwise as a result of the winner accepting and/or using a prize (even if caused by negligence), except for any consumer guarantee under the Australian Consumer Law which cannot be excluded. Nothing in these conditions restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).

Winner to Provide Release

58. Before the prize is awarded, the winner and any other person(s) sharing the prize with the winner may be required to sign an agreement to release the promoter from any liability arising from the use or participation in the prize. Without limiting the previous paragraph, the promoter and its agents, staff or related companies disclaim any liability for any consequential damage, loss or delay in transit of the prize.

Promotional Images

59. Entrants or winners or the winners travel companion in this game, as a condition of entry in the game consent and as owner of their image agree to provide to the promoter an exclusive, feefree licence for the use by the promoter of the winners' name, positive comments and feedback, image (including still and video image) and/or voice in any media for an unlimited period of time without remuneration for the purpose of promoting this promotion and any successor promotion (including any outcome) and/or promoting any products manufactured, distributed and/or supplied by the promoter. The promoter does not warrant that materials created under this clause will be used. The promoter or its staff may provide assistance in support of the objects of this clause including photographers and copywriters. Please see the Social Media Policy.

Privacy

60. Name and contact details from entrants, the personal information of each entrant, will be collected and used for the purpose of processing and conducting the promotion, which may include disclosure to third parties, the promoter's associated entities, agencies and contractors (including call centres, advertising agencies and direct mail houses), for marketing of products by My Charity Raffle or a service provider and for promotional purposes, public statements and advertisements surrounding this promotion. For the purposes of public statements and advertisements, the promoter may publish the winner's first name, surname, initials and state of residence. By entering this promotion entrant's consent to the use of their information as provided and agree that the promoter may use this information or disclose it to other organisations that may use it, in any media for future promotional purposes of the services of My Charity Raffle and the service provider without any further reference or payment to the entrant. The promoter is bound by the Australian Privacy Principles contained in the

Privacy Act 1988 (Cth). A copy of the promoter's privacy policy can be viewed on www.mycharityraffle.com.au Entrants may decline contact from us, seek access, change and/or an update to their personal information by contacting the promoter promotion@mycharityraffle.com.au

61. For the purpose of awarding and delivering the prize, the winner authorises the promoter to collect their personal data and provide it to any relevant independent suppliers and government/public authorities relevant to the entry and the prize including flight and accommodation bookings. Please see our privacy policy.

Governing Laws

62. This game is governed by the law and game licence applicable to the entrant and all entrants and winners otherwise submit to the laws and the jurisdiction of the courts of New South Wales.

Contact

63. To reach the promoter please use this email address or this phone number:

promoter@mycharityraffle.com.au 1300 855 226

Feedback or Disputes

- 64. The promoter's decision is final and binding no correspondence will be entered into. To query any aspect of this game please contact the promoter. See contact particulars below. A winner who is unable to use a prize shall have no claim to compensation.
- 65. To provide feedback or complaints please direct any query to customerservice@mycharityraffle.com.au All Complaints will receive attention from a senior member of the promoter's staff.

Promoter Policies

- 66. The following policies are used by Insight and may apply to this game:
 - A My Charity Raffle Collection Statement and Privacy Policy
 - B Website Terms and Conditions
 - C AML- Know Your Customer Policy
 - D Responsible Gaming Policy
 - E MCR Social Media Policy
 - F MCR Travel Behaviour Policy
 - G Travel Booking Policy.