

*Terms and Conditions

Information on how to enter and the prize form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.

Promoter

The Promoter is **CIMET Sales Pty Ltd** (ABN 72 620 395 726), Suite 19.02, Level 19, 570 George Street, Sydney, NSW 2000. Econnex Comparison is powered by CIMET.

Eligibility

- Entry is only open to individuals who are **Australian residents aged 18 years or over** (“Eligible Entrants”).
- Employees (and their immediate families) of the Promoter and its related agencies are ineligible to enter.
- “Immediate family” means spouse, ex-spouse, de facto partner, child or step-child (natural or adopted), parent, step-parent, grandparent, uncle, aunt, niece, nephew, sibling, step-sibling, or first cousin.

Promotion Period

- Entries open at **12:00 AM AEST on 7th February 2026** and close at **11:59 PM AEST on 14th February 2026** (“Promotional Period”).
- Winner will be announced by **20th February 2026**.

How to Enter

To enter, Eligible Entrants must during the Promotional Period:

1. Be following **Econnex** on any social media platform from [Instagram](#), [Facebook](#) or [TikTok](#).
2. Like & comment on the official **love-hate relationship with your bills 2026 competition post** on Instagram or Facebook or TikTok.

Conditions:

- Entrants must follow **Econnex** and comment on the same platform
- Comments on any post other than the official post will not be eligible.
- Entries must be authentic, and must not contain offensive, defamatory, misleading, or inappropriate content.
- Entries generated by automated means, scripts, or multiple accounts are not permitted and will be deemed invalid.

Prize Details

The Winner will receive the following prizes:

Promotion name

Love-Hate relationship with your bills 2026 Competition

Eligible States/Territories

NSW, Southeast QLD, NT, VIC, SA, TAS and ACT

Promotion period

Start: 7th February 2026 12:00 AM AEST End: 14th February 2026 11:59 PM AEST

No entries will be accepted outside this time.

Promoter

CIMET Sales Pty Ltd (ABN 72 620 395 726), Suite 19.02, Level 19, 570 George St, Sydney NSW 2000, Australia

Eligible entrants

Entry to the Promotion is open to Australian residents in all eligible states/territories who fulfill the method of entry requirements and are 18 years of age or older.

Details of prizes

One prize winner to be Declared on **20th Feb 2026**. Winner shall receive **\$500 AUD in e-Giftcard** subject to the terms and conditions.

Total number of prizes -1

Total prize value

Total prize pool (inc GST): \$500 AUD

Prize draw

Winner- 20th Feb 2026 .

Location of draw: CIMET, suite 19.02, level 19, 570 George St, Sydney NSW 2000, Australia

The draw will be performed electronically using random picker function and only a username will be picked without disclosing any related customer information to eliminate subjectivity.

CIMET reserves the right to request that a winner provides proof of identity, proof of age, proof of residency and/or proof of entry validity in order to claim a prize. Proof of identification, residency, age and entry considered suitable for verification is at the CIMET's discretion. If a winner cannot provide suitable proof, the winner

will forfeit the prize in whole, and no substitute will be offered. CIMET may retain copies of all documents provided as required by law.

The winner should provide an e-mail, name, phone number & address on support@econnex.com.au to transfer the lucky draw e-Giftcard within 5 business days of notification.

Notification of winner

The winner will be notified via direct message on the relevant social media platform within five (5) business days of the draw.

Public announcement of winner

The winner of the prize will be published on social media platform (mentioned above) of Econnex on **20th Feb 2026**

The winner consents to CIMET and Econnex using their name, to publish on social media.

Unclaimed prize draw

If the winner does not respond within five (5) business days of notification, the prize will be deemed unclaimed and a redraw will occur. An unclaimed prize draw will occur on **2nd March 2026**

Location of draw: CIMET, Suite 19.02, Level 19, 570 George St, Sydney NSW 2000, Australia

The draw will be performed electronically using random picker function and only a **Username** will be picked without disclosing any related customer information to eliminate subjectivity.

CIMET has the right to forfeit the prize if second draw remains unclaimed within 5 business days of notification.

Notification of unclaimed prize winner

Unclaimed prize winner will be notified via DM on Social Media handles (Instagram, TikTok, Facebook) no later than 3 business days after the Unclaimed prize draw.

Public announcement of winner from unclaimed prize draw

The winner of unclaimed prize will be published on Econnex Social media handle, no later than 2 days after draw

Winner Notification

- Winner will be notified via **direct message (DM) on Instagram or Facebook or TikTok within** 5 business days of announcement for reward distribution.
- To claim the prize winner need to revert to Econnex support team on support@econnex.com.au with the required Name, E-mail, Contact number and other details within 5 business days of announcement for reward distribution.
- Winner's Social media handle (as mentioned above) will be published on the **Econnex's Social media pages** on 20th Feb 2026.
- The Promoter will publish the winner's' Social media handles only, not personal details, to protect entrant privacy.

Content Disclaimer

- By entering this promotion and commenting on our posts on Instagram or Facebook or TikTok, you give the Promoter (and its related companies and partners) permission to use your entry, including your social media handle, for marketing and publicity. This permission is free, can be shared with our partners. We may use your content in any media (such as online, social media, or print). You will not receive payment for this use. Your personal information will be handled in line with our [[Econnex Comparison – Privacy and Policy](#)].
- Eligible Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording

of the same) in any media for an unlimited period without remuneration for the purpose of promoting this promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.

- Entries reflect **individual experiences only**.
- Any claims or opinions expressed in content belong to the entrant, not the Promoter.
- Eligible Entrants agree that they are fully responsible for any materials they submit via the promotion including but limited to, comment (“Content”). The Promoter shall not be liable in any way for such Content to the full extent permitted by law.
The Promoter may remove or decline to publish any Content without notice for any reason whatsoever.

Eligible Entrants warrant and agree that:

- they will not submit any Content that is unlawful or fraudulent, or that the Promoter may deem in breach of any intellectual property, privacy, publicity or other rights, defamatory, obscene, derogatory, pornographic, sexually inappropriate, violent, abusive, harassing, threatening, objectionable with respect to race, religion, origin or gender, not suitable for children aged under 15, or otherwise unsuitable for publication;
- their Content shall not contain viruses or cause injury or harm to any person or entity;
- they will obtain prior consent from any person or from the owner(s) of any property that appears in their Content; they will obtain full prior consent from any person who has jointly created or has any rights in the Content to the uses contemplated by these Terms and Conditions, and the Content does not infringe the rights of any third party;
- they consent to any use of the Content which may otherwise infringe the Content creator’s/creators’ moral rights pursuant to the Copyright Act 1968 (Cth) and warrant that they have the full authority to grant these rights;
- and they will comply with all applicable laws and regulations, including without limitation, those governing copyright, content, defamation, privacy, publicity and the access or use of others’ computer or communication systems.

Entrants may request removal of their content if it breaches privacy, copyright, or defamation laws. Requests will be reviewed within a reasonable timeframe.

Privacy

- The Promoter collects personal information in order to administer this promotion.
- Information may be shared with agents, contractors, prize suppliers, or Australian regulatory authorities as required.
- Personal information will **not be sold or shared with unrelated third parties**.
- Entrants may request removal or correction of their personal information by contacting the Promoter.
- All personal data will be handled in accordance with the **Econnex Privacy Policy** [[Econnex Comparison – Privacy and Policy](#)].

Giftcard Terms and Conditions

- The Mastercard® Digital Gift Card is issued by 545490 Pty Ltd, ABN 83 648 605 225 trading as Karta Co ('Karta') and distributed by 545490 Ops Pty Ltd. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.
- Redemption of the Mastercard® Digital Gift Card is subject to the standard terms and conditions, which can be found at <https://www.karta.com.au/terms> conditions
- The Mastercard Digital Gift Card requires activation/claim within **30 days** from the date of issue.
- Once the Mastercard Digital Gift Card is issued, the Mastercard Digital Gift Card can be accessed by using a code used for verifying the recipient's Karta App and/or during the identification verification check, within **60 minutes** of receiving the code.
- If the recipient does not enter the code in time, they can request a new code to be sent.
- The Mastercard Digital Gift card will expire **90 days** after activation.
- If the Card is unavailable, the Promoter reserves the right to substitute it for a card with equivalent value, subject to directions from a regulatory authority.

- Check your Spam/junk email if you have not received a Mastercard Digital Gift Card in your inbox within **30 days after the announcement of the winner**.
- Mastercard Digital Gift Cards are sent via email from rewards@karta.com.au

General Conditions

- The Promoter reserves the right to verify eligibility and disqualify entries that breach these Terms and Conditions.
- Incomplete or indecipherable entries will be deemed invalid.
- The Promoter is not responsible for:
 - Technical difficulties, theft, or third-party interference.
 - Late, lost, altered, or misdirected entries.
 - Any tax liability incurred by the winner.
- The Promoter reserves the right to **modify, suspend, or cancel the promotion** if it is not capable of being conducted as reasonably anticipated.
- If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any Eligible Entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
- Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia (“Non-Excludable Guarantees”). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter’s control); (b) any

theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or Eligible Entrant; (f) use of the Prize; or (g) the promotion.

- Entry and continued participation in the promotion is dependent on Eligible Entrants following and acting in accordance with the Instagram or Facebook or TikTok Rules, which can be found at: <http://instagram.com/about/legal/terms>
<https://www.facebook.com/legal/terms>
<https://www.tiktok.com/legal/page/us/terms-of-service/en>
- By entering, entrants consent to being contacted by the Promoter in relation to this promotion. Contact for administration of this promotion does not constitute consent to receive ongoing marketing communications. Any marketing communications will only be sent in accordance with the Spam Act 2003 (Cth), and entrants may opt out at any time.
- These Terms and Conditions are governed by the laws of New South Wales. Any dispute arising in connection with this contest shall be subject to the exclusive jurisdiction of the courts of New South Wales.

Platform Disclaimer

- This promotion is in no way sponsored, endorsed, or administered by, or associated with **Instagram, Facebook or/and TikTok.**
- Entrants provide their information to the Promoter, not **Instagram, Facebook or/and TikTok.**
- By entering, entrants release Instagram, Facebook or/and TikTok from all liability in relation to this promotion.