

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

1. The prize includes a flight and accommodation package to Day Dream Island Resort & Spa, Whitsunday Islands. The winner will receive 7 nights accommodation for two adults in a Daydreamer Suite, the accommodation package is valued at \$7,500.00. The winner will also receive a maximum of \$2,000.00 toward travel costs. The total package is valued at a maximum of \$9,500.00. What's Included at Day Dream Island Resort & Spa: 7 nights for two adults in a Daydreamer Suite Return luxury catamaran transfers to Daydream Island Resort and Spa with Cruise Whitsundays Full buffet breakfast daily Chocolates and sparkling wine in room on arrival One 60 minute massage at the Rejuvenation Spa per adult per stay A helicopter flight to Whitehaven Beach with a one hour stopover and gourmet picnic basket One Daydream Island Delight spa treatment per adult per stay A Stingray Splash experience at Daydream's Living Reef outdoor aquarium A Great Barrier Reef trip with Cruise Whitsundays per adult per stay A \$300 Food and Beverage voucher to be used at any one of Daydream Island's restaurants or bars. Also includes over 20 FREE guest activities including kayaks, catamarans, open air cinema (Mon, Wed, Fri), fish feeding show, gym, rainforest walk and much more! Up to \$2,000 toward travel costs from the winner's closest capital city to Prosperine.

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 companies 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 Partners 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 Day Dream Island Resort & Spa are not permitted to enter the competition.

8. Entry Details:

One entry is available for every referral/contact given to the 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 service.

One entry is available to all clients who have a phone consultation to discuss their situation and one is available to all clients (of the Partner) who register their interest in the Partners services or competition, via SMS, social media, email or internet related contact.

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 other contact details.

10. This competition commences on Tuesday 1 March 2011 and closes at AEST 5:00pm on Friday 22 July 2011.

11. The draw is to take place at 12:00noon, Tuesday 26 July 2011 AEST at the offices of Your Client Matters currently Level 1, 551 Kingsway Miranda, NSW 2228 relocating to 11/16 Gibb St Miranda, NSW, 2228 in January 2011. If the prize winner cannot be contacted, a second chance draw will be held at 12:00 noon, Wednesday 26 October 2011 AEST at the offices of Your Client Matters.

12. The winner is to be notified by telephone (where possible) within seven days of the draw, this date being Tuesday 2nd August 2011. The winner will also be notified by registered mail, to be posted within two working days of the draw, this date being Thursday 28 July 2011. 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 2nd November 2011. 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 28 October 2011. The winner will also be published in the Dear Reader letter of Spring 2011 issue of the quarterly magazine published 8th September 2011. Also in The Australian newspaper on Wednesday 17 August 2011. Second chance draw winner will be advertised in the Australian on Wednesday 2 November 2011.

13. Authorised under NSW Permit LTPS/10/12092 ACT TP 10/05482.3 Vic Permit No 10/4446 SA Permit No T10/3013

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

15. The Day Dream Resort & Spa voucher must be redeemed by 31st March 2012. Conditions applicable to the prize are:

15.1. This prize is not available over Easter, Christmas, school holidays or any other public holidays unless stated otherwise and is subject to availability.

15.2. Dates to be checked for availability through Day Dream Island Reservations.

15.3. This prize must be taken as stated and no compensation will be payable if the winner is unable to use the certificate as stated. Prize certificates are not exchangeable or redeemable for cash or other goods or services. A certificate cannot be transferred to any other persons.

15.4. Notice of intent to travel must be received at least 30 days prior to proposed travel dates and is subject to accommodation availability. There can be no changes made to travel arrangements once vouchers are issued.

15.5. This prize is valid until 31st March 2012. If the certificate is not utilised by the expiry date it will be forfeited, no extension of the validity date will be permitted.

15.6. Prize to be taken as consecutive nights as one stay only.

15.7. Not to be used in conjunction with any other certificate or offer.

15.8. The prize winner must contact Day Dream Island Reservation team on 1800 075 040 and quote the Prize Certificate voucher number.

15.9. The original prize certificate must be presented when checking into the resort.

16. The Prize Certificate will be sent to the Partner by registered mail 7 days after the draw to present to the prize winner.