

Refer a friend and be in to win!

TERMS AND CONDITIONS

- 'Cole Murray' means Cole Murray Group Ltd.
- The Prize is a \$250 Real World voucher.
- Valid entries received between 1 July to 30 September 2022 will qualify for entry into the draw.
- A valid entry is a) client from Cole Murray who refers ONE person to Cole Murray.
- This is strictly a client draw only. New referrals are not included in this campaign.
- Each referral must be 18 years or over, otherwise, this will not qualify as an entry into the draw.
- If a client refers to one new person, then this will be considered as one entry.
- You can refer as many people as you like. If the application is joint, then it is considered as ONE entry.
- The referred person must have consented to have their personal information provided to Cole Murray prior to the date of referral. Cole Murray will comply with the Privacy Act 2020 (Privacy Act) and the Information Privacy Principles (IPPs) when handling personal information and in accordance with Cole Murray's Privacy Policy. See our privacy statement for more details. www.colemurray.co.nz/privacy-policy/
- Cole Murray reserves the right to exclude any person from participating in the promotion on reasonable grounds.
- Cole Murray reserves the right to refuse to award any prize to an entrant who Cole Murray decides (in its sole discretion) has violated the Terms and Conditions or won using fraudulent means.
- Only the person who originally entered the promotion can be awarded the prize (the 'Winner').
- Cole Murray's determination of the Winner will be final and no correspondence will be entered into.
- The Winner will be notified by email, phone (voice or text), mail, or in-person and must be available for the preparation of all publicity that may be required by Cole Murray.
- The Prize is not redeemable for cash or transferable.
- Where the Winner is required to claim the prize, they must provide proper identification (e.g. driver's license, passport, birth certificate).
- Cole Murray reserves the right to amend, vary, extend, or discontinue the promotion at any stage, for any reason.
- Prizes must be accepted as a giveaway and cannot be transferred, substituted, or redeemed for cash.

