

Consumer Atlas Competition (June 2026) Terms and Conditions

The promoter is Retail Finance Intelligence Pty Ltd (ABN: 64121015192) of We Work Offices, 20F/120 Spencer St, Melbourne VIC 3000 ("Promoter").

1. Information on how to enter the competition form part of these Terms and Conditions. Entry into this promotion is deemed acceptance of these Terms and Conditions.
2. The promotion commences at 12:01am AEST on the 24th July 2026 and closes at 11:59pm AEST on the 24th August 2026 ("Promotional Period").
3. Entry is only open to residents of ACT, NSW, NT, QLD, SA, TAS, VIC and WA aged 14 years or older. Entrants under 18 years of age must have written parent/guardian approval before entering.
4. Directors, management and employees (including their immediate families) of the Promoter, its suppliers, associated entities and agencies are not permitted to enter the competition.
5. To be eligible to enter, entrants must have received an email from Atlas inviting them to participate in the 'Consumer Atlas' survey.
6. Entry into the promotion is free, however, to enter, respondents must complete the online 'Consumer Atlas' survey during the Promotional Period. The survey will be sent via email from consumeratlas@survey.rfi.global. All entries become the property of the Promoter.
7. Only one entry is allowed per person.
8. Incomplete entries will be deemed invalid and the Promoter accepts no responsibility for late or lost entries.
9. The Promoter reserves the right, at any time, to verify the validity of an entry and the entrant (including the entrant's identity, and age) and reserves the right, in its absolute discretion, to disqualify any entrant who it believes has breached any of these Terms and Conditions, or who tampers with the entry process.
10. Using an electronic method to allow each respondent an equal opportunity to win, the first entry randomly drawn from all valid entries received during the Promotional Period will win:
 - \$500 prize money. The prize will be paid via electronic fund transfer to the winner's nominated bank account.
 - If the prize winner is under the legal age of 18 years old, the prize winner acknowledges and gives authority for the prize money to be paid to their parent/guardian. Parent/guardian details will be verified, including the parent/guardian written approval as required under point 4 above.
 - The total prize pool value is \$500.

The date of the draw will be the 9th September 2026 at 12 noon at 120 Spencer St, Melbourne VIC 3000. The Promoter will attempt to contact the winner within 2 (two) days of the draw by phone, and in writing via email; the winner will also be published on the Promoter's website (<https://rfi.global/respondent-hub/>) on the 11th September 2026.

11. In the event that the prize winner is unable to be contacted and/or the prize remains unclaimed after three months, an unclaimed prize draw will take place at 12 noon on the 9th December 2026 at 120 Spencer St, Melbourne VIC 3000, subject to any directions from regulatory authorities. If applicable, the Promoter will attempt to contact the unclaimed prize draw winner within 2 (two) days of the draw by phone, and in writing via email; the unclaimed prize draw winner will also be published on the Promoter's website (<https://rfi.global/respondent-hub/>) on the 11th December 2026.
12. The Promoter reserves the right to amend or delay the promotion due to unforeseen circumstances at any point during the promotion, subject to the approval from regulatory authorities.

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13. By participating in the promotion, an entrant authorises the Promoter to access their personal information collected for the purposes of conducting the draw. Such information will not be used for marketing purposes nor to provide information about products and services of the Promoter. Personal information will be held on the Promoters' servers as per the Promoter's Privacy Policy found on their website (<https://rfi.global/privacy-policy-surveys/>).
 14. Permit number not required for ACT, New South Wales, Victoria, South Australia, Western Australia, Queensland, Tasmania and the Northern Territory. We comply with the terms and conditions of each state/ territory.