

Home Sweet Loans  **Footy**
TIPPING
COMPETITIONS 2013

- 1: Competition is open to all Australian Residents only.
- 2: Entry will be via email (one per Entrant).
- 3: Weekly entries must be received by 5.00pm EST (Brisbane) on the day of the first scheduled game for each round, unless otherwise advised by Home Sweet Loans (HSL). No responsibility will be taken, or discussion entered into, if entries are not received (by the HSL Mail Server) by 5.00pm on the applicable day.
- 4: The Tipping Competition comprises 3 Categories: NRL, AFL and Overall. In addition to the 'Overall' category, there will also be a weekly 'Bonus' tip. This will be determined by HSL on a weekly basis. (The 'Overall' category comprises those Entrants that are participating in both the NRL & AFL tipping competitions).
- 5: Points will be awarded on the following basis:

Correct Tip NRL & AFL	1 point <i>(inc Draws)</i>
Correct Round	2 Bonus points <i>(must be a full round within that week ie no Bonus points applicable during 'Split Rounds')</i> .
Correct 'Bonus' Tip	2 points
No Weekly Entry	0 points

- 6: Prize Categories will be awarded on the following basis:

	NRL	AFL	OVERALL
1ST	\$200	\$200	\$250
2ND	\$100	\$100	\$125
3RD	\$50	\$50	\$75
LAST	\$50	\$50	\$50
Top Lady	\$50	\$50	\$100
Perfect Score Pool		\$100	
Lucky Tipper		\$100	

- 7: To qualify for the 'Last' & 'Lucky Tipper' Prize Categories, an entry MUST be submitted each week of the Competition. Failure to submit an entry in any week of the duration of the competition disqualifies the Entrant from these 2 Prize Categories.
- 8: The Perfect Score Pool consists of all Tippers who score a 'Perfect Score' in either AFL or NRL, in any week (must be a full round). At the end of the season, all perfect scorers will be pooled and a random winner will be drawn. Each 'Perfect Score' qualifies for one entry into the Draw ie if you have 5 perfect scores in the season, you will receive 5 entries into the Draw.
- 9: In the event of a 'tie' in any Category (1st – 3rd and Last), a count back will occur to determine the winner. This will be based on the most number of 'perfect' rounds. If that remains a 'tie', then the highest amount of the next highest tips eg Perfect round = 9, then the most amount of 8's and so on until there is a clear winner for that prize category. Should the winners remain 'tied' then the prize money will be shared equally between the deemed winners. Example: Should 1st & 2nd remain tied, the 1st & 2nd prize pools will be shared equally.
- 10: All Prizes are in the form of 'Gift Cards/vouchers' for the stated amount and are not transferrable for Cash. All possible effort will be made to obtain the nominated 'Gift Card/Voucher' of choice however in the event that this is not obtainable, a 'Visa Pre-paid' Gift Card will be provided in lieu.
- 11: My weekly Entry will be forwarded to 3 random Entrants on a weekly basis by 5.00pm of the scheduled 'close' day.

FINDING YOU THE RIGHT HOME LOAN...