



SPORTS TIPPING COMPETITIONS 2016

1: Competition is open to all Australian Residents only, and commences on Monday 29/02 (NRL & Overall). The AFL commences on Monday 21/03.

2: Entry will be via email ONLY – SMS will not be accepted (one per Entrant).

3: Weekly FULL entries must be received by the scheduled start time 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 Server) by the scheduled start time on the applicable day.

4: The Tipping Comp comprises 4 Categories: NRL, AFL & Overall. The Bonus Category is only open to those participating in BOTH the NRL & AFL (Overall Category), and these sporting events will be determined by HSL on a weekly basis.

5: Points will be awarded on the following basis:

Correct Tip NRL & AFL - 1 point (inc Draws)

Correct Round NRL or AFL - 2 Bonus points
(must be a full round within that week ie. no Bonus points applicable during 'Split Rounds').

Perfect FULL Round (ALL NRL, AFL & Bonus Tips) – additional 5 Bonus points

Correct 'Bonus' Tip - 1 point each

Correct Finals Tip - 2 Points (No Bonus Points apply during Finals)

Perfect Zero - NRL or AFL - minus 2 points (full round only)

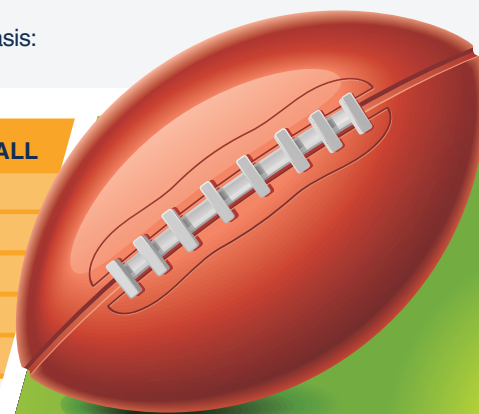
No Weekly Entry - minus 2 points

First Club to sack its Coach (NRL OR AFL) – 10 Bonus Points

Your worst 2 FULL Rounds (in each NRL/AFL) will be excluded from the final count in each category at the end of the Competition
This means if you miss a week or 2, you won't be penalised from the LAST prize pool.

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

	NRL	AFL	BONUS	OVERALL
1ST	\$200	\$200	\$100	\$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 or TBA		



7: To qualify for the LAST & LUCKY TIPPER prizes, you cannot miss more than 2 weeks of 'Full Rounds' or any other week of 'Partial Rounds'. Should you miss more than 2 weeks of competition (Full Rounds), or any other week (Partial Rounds), you will be excluded from these 2 prize pools.

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.

**FINDING YOU THE
RIGHT HOME LOAN...**

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