

MTF | Warmest wishes

Terms and conditions

1. The MTF Warmest Wishes promotion (“**Promotion**”) is conducted by Motor Trade Finance Limited (“**MTF**”), Level, 1, 98 Great King Street, Dunedin.
2. By participating in this Promotion, entrants agree to be bound by these terms and conditions.
3. Any entry not complying with these terms and conditions is invalid.
4. The Promotion commences on 1 June 2025 and ends on 31 August 2025 at 11:59 pm (“**Promotion Period**”).

Eligibility

5. Entry is open to **New Zealand residents** and **work visa holders** aged 18 and over who are:
 - a. new or existing MTF customers, and
 - b. not employees, directors, and shareholders of and dealers and sales agents associated with: (a) MTF; (b) MTF’s related companies; (c) MTF’s dealers and franchisees; and (d) MTF’s agencies associated with this promotion, and members of their immediate families.
6. All MTF loans are subject to lending criteria and responsible lending checks.

Entry

7. To enter the Promotion Eligible customers must apply, be approved for and agree to the terms of a new MTF loan during the Promotion Period.
8. Variations to existing MTF loans do not qualify for this Promotion.
9. Entry is limited to one (1) per Eligible customer during the Promotion Period.
10. All MTF loans are subject to lending criteria, responsible lending checks, and loan terms and conditions.

Prize

11. MTF is offering each Eligible customer who enters the Promotion the chance to win one (1) of ten (10) \$500 cash prizes (“**Prizes**” each a “**Prize**”).
12. In awarding the ten \$500 cash prizes, ten (10) Prize Winners will be drawn at random from all Eligible entries within two weeks of the conclusion of the Promotion period (or such later date required by MTF).
13. MTF will deposit the Prize into each Prize Winner’s nominated bank account by Friday 19 September 2025 (or such later date required by MTF).
14. If, after reasonable efforts have been made by MTF, a Prize Winner cannot be contact by Friday 12 September 2025, or has communicated to MTF that they do not want the Prize, MTF can at their discretion:
 - a. deem that Prize Winner to have forfeited their right to the Prize; and
 - b. re-draw another Eligible Prize Winner in accordance with these terms and conditions.

15. MTF will not be required to provide any person with a Prize where, MTF sole discretion, that person is not (or is no longer) Eligible.
16. The Prizes are not transferable or exchangeable.

General

13. MTF, at their sole discretion, reserves the right to discontinue, extend or amend the Promotion. MTF will only do this where they consider it reasonable to do so.
14. MTF's decision on any matter regarding the Promotion will be final, and no correspondence will be entered into.
15. Subject to any obligations under law, such as under the Credit Contracts and Consumer Finance Act 2003, Consumer Guarantees Act 1993 or Fair Trading Act 1986, MTF and their related body corporates will not be liable for any loss, damage or injury suffered or sustained (including but not limited to direct or consequential loss or loss arising from negligence) arising directly or indirectly out of or in connection with the Promotion. MTF will not be responsible for any lost or stolen Prize.
16. MTF takes no responsibility for any misdirected, lost, damaged, corrupted, incorrectly submitted, or late entries, or any human error, technical malfunctions, lost or delayed data transmission, computer or network failure, or any other interruption that may affect the conduct of the Promotion.

Privacy

17. Each entrant accepts and agrees that MTF may use and disclose the entrant's personal information to MTF's agents or contractors for the purposes of conducting the Promotion and for marketing and promotional purposes. Entrants have the right to access and correct their personal information in accordance with the Privacy Act 2020 by contacting MTF in writing at 98 Great King Street, Dunedin or by calling 03 477 0530.