

# **Catch Lending “First 20 FHB Settlements” Promotion – Terms and Conditions**

## **1. Promoter**

The promoter is Catch Lending Pty Ltd (ABN 69 687 937 239), referred to as “Catch Lending”, Credit Representative Number 517192.

## **2. How to Enter**

To enter, participants must be one of the first 20 first home buyers (FHB) to settle a loan with Catch Lending on or after 1 November 2025. A total of 20 entries will be accepted for this promotion.

## **3. Eligibility**

Entry is open to Australian residents aged 18 years or older. Employees, contractors, and immediate family members of Catch Lending or any associated agencies are not eligible to enter. The minimum settled loan size for eligibility is \$550,000. The loan must be for the purpose of a first home buyer purchase as defined by the Federal Government’s First Home Guarantee (5% Deposit) Scheme. This promotion is only open to individuals who meet all eligibility criteria and comply with these Terms and Conditions.

## **4. Competition Period**

The promotion commences on 1 November 2025 and ends when the 20th eligible loan is settled. No further entries will be accepted once 20 qualifying loans have settled.

## **5. How to Enter**

To participate: Settle an eligible first home buyer loan with Catch Lending within the competition period. Only one (1) entry per person is permitted unless otherwise stated. Entries that do not meet eligibility or settlement requirements will be deemed invalid.

## **6. Prize**

The winner will receive a Catch Lending Property Expense Package, where Catch Lending will pay eligible property expenses for a period of two (2) years, up to a maximum total value of \$10,000 per year (maximum \$20,000 total). Eligible property expenses include: Council and water rates, Body corporate or strata fees, Home and contents insurance premiums, Internet service costs. Payments will be made directly to the property owner or reimbursed upon provision of valid invoices and receipts. Any costs outside these categories are excluded.

## **7. Winner Selection and Notification**

The winner will be drawn at random within two (2) days of the 20th loan settlement date. The winner will be notified via email and SMS within two (2) business days of the draw. If the winner cannot be contacted within seven (7) days, Catch Lending reserves the right to conduct a replacement draw and award the prize to another eligible entrant. The decision of Catch Lending is final and no correspondence will be entered into.

## **8. General Conditions**

Catch Lending reserves the right to verify the validity of entries and eligibility of participants at any time. Prizes are not transferable or exchangeable and cannot be redeemed for cash. Catch Lending may cancel, terminate, modify, or suspend this promotion if circumstances arise outside its control. By entering, participants agree to these Terms and Conditions and consent to Catch Lending using their name and image for promotional purposes without further compensation.

## **9. Privacy**

Catch Lending will collect and handle personal information in accordance with its Privacy Policy and the Australian Privacy Principles. Personal information collected for this promotion will be used solely for the purpose of conducting and administering the competition.

## **10. Contact**

For any additional information or questions regarding this promotion, please contact Catch Lending via email at [admin@catchlending.com.au](mailto:admin@catchlending.com.au) or by phone on 0413 157 274.

Catch Lending Pty Ltd | ABN 69 687 937 239 | Credit Representative No. 517192 "Mortgage Made Easy."

# **Catch Lending “Refinance & Win \$1,000 Every Week for a Year” Promotion – Terms and Conditions**

## **1. Promoter**

The promoter is Catch Lending Pty Ltd (ABN 69 687 937 239), referred to as “Catch Lending”, Credit Representative Number 517192.

## **2. How to Enter**

To enter, refinance an existing home loan with Catch Lending between 1 November 2025 and 31 October 2026. Each eligible settled refinance loan will count as one entry.

## **3. Eligibility**

Entry is open to Australian residents aged 18 years or older. Employees, contractors, and immediate family members of Catch Lending or any agencies associated with this promotion are not eligible to enter. The minimum settled loan size for entry is \$750,000 for one (1) entry. Loans of \$1,500,000 or more will receive two (2) entries. This promotion is only open to individuals who meet all eligibility criteria and comply with these Terms and Conditions.

## **4. Competition Period**

The competition commences on 1 November 2025 and closes once 25 eligible refinance loans have been settled. A total of 25 entries will be accepted.

## **5. Prize**

The winner will receive a total of \$52,000, paid as \$1,000 per week for 52 consecutive weeks. The prize payments will be made directly to the winner's nominated bank account.

## **6. Winner Selection and Notification**

The winner will be drawn at random within two (2) business days of the 25th eligible refinance loan being settled. The winner will be notified by email and SMS within two (2) business days of the draw. If the winner cannot be contacted within seven (7) days, Catch Lending reserves the right to redraw and award the prize to another eligible entrant.

## **7. General Conditions**

Catch Lending reserves the right to verify eligibility and refuse entries that do not meet all conditions. Prizes are not transferable, exchangeable, or redeemable for cash. Catch Lending may cancel, modify, or suspend the promotion if necessary due to unforeseen circumstances. By entering, participants agree to these Terms and Conditions and consent to their name and image being used for promotional purposes.

## **8. Privacy**

Catch Lending will handle personal information in accordance with its Privacy Policy and the Australian Privacy Principles. Information collected will only be used for administering the promotion and notifying the winner.

## **9. Contact**

For any additional information or questions regarding this promotion, please contact Catch Lending via email at [admin@catchlending.com.au](mailto:admin@catchlending.com.au) or by phone on 0413 157 274.

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