

**InfraBuild Steel Centre & Midalia Steel – New Moula Pay Account Incentive
Promotion Terms**

1. This promotion begins on 20/07/20 and ends on 20/09/20 ("**Claim Period**").
2. The promoter is Moula Money Pty Ltd ABN 95 164 875 325 of Level 9, South Tower, 459 Collins Street, Melbourne VIC 3000 ("**Moula**").
3. The "**Claimant**" is any customer of Moula that meets all the requirements in these terms.
4. Information on how to enter, Reward conditions, and other information contained within advertisements form part of these terms. By entering this promotion or using or taking a Reward, the Claimant acknowledges that it has read, understood and agrees to be bound by these terms. Claims not made in accordance with these terms are void. This promotion is open to Claimants who:
 - (a) has been approved for a Moula Pay facility in connection with a purchase from any Western Australian based Infrabuild Steel Centre (ABN 50 007 519 646) or Midalia Steel (ABN 50 007 519 646) branch (each a "**Merchant**");
 - (b) has drawn down on its Moula Pay facility within the Claim Period for transactions made at a Merchant; and
 - (c) has not, before the Rewards are issued to it, closed or is in default of its Moula Pay facility, or cancelled, disputed or sought a refund in connection with the draw down in 4(c).
5. The **Rewards** are Visa or Mastercard gift cards based on the value of the total draw downs within the Claim Period as follows:

Total amount drawn down	Value of Reward
\$500 - \$999	\$50
\$1000 - \$1999	\$100
\$2000 - \$2999	\$200
\$3000 - \$3999	\$300
\$4000 - \$4999	\$400
\$5000 - \$5999	\$500
\$6000 - \$6999	\$600
\$7000 - \$7999	\$700
\$8000 - \$8999	\$800
\$9000 - \$9999	\$900
Above \$10000	\$1,000
6. Moula's records including those related to draw downs are determinative.
7. Claimants authorise Moula to send Rewards to either the Claimant or a Merchant to onforward to the Claimant.
8. Rewards are subject to the Reward issuer's terms and are not transferrable or exchangeable, and cannot be taken as cash, and will be sent within 30 days of the end of the Claim Period.
9. If a Reward is unavailable for any reason, Moula may substitute the Reward with another of equal value.
10. Moula accepts no responsibility for any tax liabilities that may arise from claiming or receiving a Reward.
11. Moula may verify and request proof of the validity of claims and the identity of Claimants, and to disqualify any Claimant who, in the reasonable opinion of Moula, has not complied with these terms.
12. Moula and the Merchant accept no responsibility for any Reward that is lost, stolen or tampered with in any way. Rewards sent (including via post) to the Claimant discharges Moula's and the Merchant's liability in respect of a claim.
13. In the event there is a dispute concerning the conduct of the Promotion, the decision of Moula is final and no correspondence with Claimants will be entered.
14. Claimants consent to Moula using their name, likeness, image and voice (including photograph, film and recording) in any media for an unlimited period without remuneration for the purpose of promoting Moula and its business.
15. If this promotion is interfered with or is not capable of being conducted due to any reason beyond the reasonable control of Moula, Moula may to the fullest extent permitted by law, modify, postpone, suspend or cancel the promotion with notice. Claims made before the effective date of the modification, postponement, suspension, or cancellation will be unaffected.
16. Moula's privacy policy is available at moula.com.au.