**Tiny Sparks WA Donation Promotion Terms and Conditions**

1. Information on how to enter the Promotion forms part of these terms and conditions of entry. Participation in this Promotion is deemed acceptance of these terms and conditions of entry.
2. The promotion commences at 12.00am WST on 01/08/2017 and concludes at 11:59pm WST on 03/09/2017 (‘Promotional Period’).
3. During the Promotional Period, for anyone who meets the Qualifying Criteria (see below), Osinski Finance will donate an agreed amount (“Donation Table”) to Tiny Sparks WA on the next business day upon receipt of upfront commission payment.
4. Upfront commission payment can be up to 2 calendar months from loan settlement date.
5. Osinski Finance reserves the right to cancel or amend the competition and these terms and conditions without notice in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of Osinski Finance’s control. Any changes to the competition will be notified to entrants as soon as possible by Osinski Finance via their Facebook page.

*Qualifying Criteria*

1. Book and Attend an initial consultation meeting during the Promotional Period
2. Apply for a home loan, personal loan, commercial loan or asset finance loan through Osinski Finance
3. Have above mentioned loan approved and successfully settle.
4. Loans must be new applications where Osinski Finance will earn an upfront commission. Changes to existing loans that does not result in a upfront commission payment will not qualify for donation.

*Donation Table*

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| **Loan** | **Donation** |
| Residential Home Loan <= $150,000 | $100 |
| Residential Home Loan >= $150,001 | $250 |
| Personal Loan | $50 |
| Commercial Loan | $250 |
| Asset Finance | $100 |