

1. The promoter is Yamaha Motor Insurance Australia Pty. Ltd. (ABN 48603 882 980, AFSL 497198) Locked Bag 48 Wetherill Park NSW 2164 (“YMI”).
2. The competition is "Ride the Wave with Yamaha Financial Services".
3. Entry requirement – Entrants must purchase a Yamaha Marine Insurance policy from YMI or obtain a consumer loan on Yamaha outboard or waverunner (new or used) from Yamaha Motor Finance Australia Pty. Ltd. (“YMF”) (ABN 291019286700, ACL 394553) between 01 November 2023 and 31 January 2024.
4. Entry ticket and Bonus entry ticket into the draw:

Insurance

- Insurance policies can be purchased through direct sales or through dealers nationwide.
- The customer receives 1 (one) entry ticket into the draw for each Yamaha Marine Insurance Policy purchased and bound between November 1, 2023, and January 31, 2024.
1 Yamaha Marine Insurance Policy = 1 entry ticket
- If a customer purchases more than one Yamaha Marine Insurance Policy, the customer receives 1 (one) additional entry ticket (bonus) into the draw.
- For example, if a customer purchases 3 (three) insurance policies, the customer will receive 3 (three) entry tickets and 1 bonus entry ticket for the draw.

Finance

- Consumer loans can be obtained through direct sales or dealers nationwide.
- Consumer loans must be taken on Yamaha new or used outboard or waverunner purchases.
- The Customer receives 1 (one) entry ticket into the draw if the consumer loan is approved and funded between November 1, 2023, and January 31, 2024.
1 Yamaha Finance Loan = 1 entry ticket.

Insurance and Finance

- The Customer is entitled to 1 (one) bonus entry ticket if the customer purchases a Yamaha Marine Insurance policy and obtains an approved and funded consumer loan between November 1, 2023, and January 31, 2024.
- For example: a. If a customer purchases a Yamaha Marine Insurance policy and funds a consumer loan, the customer is entitled to three (03) entries into the draw (2 initial entry and 1 bonus entry ticket)
- b. If a customer purchases 2 (two) Yamaha Marine Insurance policies and a loan, the customer is entitled to 4 (four) entry tickets and 1 (one) bonus entry ticket for the draw under this category.
2 Yamaha Marine Insurance Policies + 2 Yamaha Finance Loan = 5 entry tickets +1 bonus entry ticket.

5. Open to Australian residents only, and only eligible to those aged 18 or over.
6. The competition starts Wednesday 01 November 2023, and closes 11:59am AEST Wednesday 31 January 2024. Policies purchased after this date will not qualify for the competition. All Yamaha Marine Insurance policies purchased, or consumer loans funded during competition period will automatically be entered into the draw.
7. There is no restriction on the number of policies an entrant can purchase and/or obtain consumer loans during the competition.
8. The winner will be randomly selected by Yamaha Motor Insurance Australia Pty Ltd. The winner will be determined by random draw and will take place at 10:00am 14 February 2024 AEST at 489-493 Victoria Street, Wetherill Park, NSW 2164, Australia.
9. The winner must hold a valid (active) Yamaha Marine Insurance policy, which must be valid for at least 30 days from the draw date, and/or a valid (active) consumer loan contract purchased during the competition period to claim the prize.
10. The winner will be announced on the YMI Facebook page, the YMI website, YMI Instagram page, YMF Facebook page and YMF website on 14 February 2024 with the winner notified by via email within 2 days of the draw date.
11. The major prize for this competition is a 2023 Yamaha JetFish Equipped FX HO (value of AUD\$27,899.00). Additionally, a trailer and registration will be provided.
12. If the winner cannot be contacted or does not claim the prize within 14 days of notification, we reserve the right to withdraw the prize from the winner and select a replacement winner. Any such redraw will be made from the remaining entrants and will take place at 10:00am on 29 February 2024 at 489-493 Victoria Street, Wetherill Park, NSW 2164, Australia. The name of the resulting winner will be published on the YMI Facebook page, YMI Instagram page, YMF Facebook page and YMI/YMF website: <https://www.yamaha-motor.com.au/buying/finance-and-insurance>. Any redraw prize winner will be notified within 2 days of the redraw via their email.
13. YMI will arrange for transport of the prize pack to the closest marine Yamaha dealer and the winner is responsible for collection of this prize from the Dealership.
14. The winner agrees to the use of his/her name and image in any publicity material. Any personal data relating to the winner, or any other entrants will be used solely in accordance with current Australian data protection legislation and will not be disclosed to a third party without the entrant's prior consent (refer to Yamaha Motor Insurance Australia's Privacy Policy and Yamaha Motor Finance Australia's privacy policy).
15. The promoter's decision in respect of all matters to do with the competition will be final and no correspondence will be entered into.
16. Employees of Yamaha Motor Insurance Australia Pty. Ltd. and Yamaha Motor Finance Australia Pty. Ltd. or their related companies or their family members, or any parties connected in any way with the competition or helping to set up the competition will not be eligible to enter the competition.
17. Subject to regulatory approval, Yamaha Motor Insurance Australia Pty. Ltd. 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 the promoter's control. Any changes to the competition will be notified to entrants as soon as possible by the promoter.

18. This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook, Instagram, Twitter or any other Social Network. You are providing your information to Yamaha Motor Insurance Australia Pty. Ltd and Yamaha Motor Finance Australia Pty. Ltd. and not to any other party. By entering the competition, you agree from time to time to receive promotional material from Yamaha Motor Insurance Australia Pty. Ltd and Yamaha Motor Finance Australia Pty. Ltd
19. Entry into the competition will be deemed as acceptance of these terms and conditions.
20. ACT Permit No: TP23/02152 SA Permit No: T23/1630 NSW Permit No: TP/03045
VIC Permit No: n/a WA Permit No: n/a QLD Permit No: n/a NT Permit No: n/a
Tasmania No: n/a