

# Offsetters

Offset | Impact | Win

## TERMS AND CONDITIONS

### Schedule

<b>Promoter</b>	Moral Compass Asset Investments Pty Ltd ABN 51637026941 Level 7, 77 Castlereagh Street Sydney, NSW, 2000 Australia +61 2 2 8324 1414
<b>Promotional Period</b>	Start Date: 12.00pm AEST 1 January 2026 End Date: 12.00pm AEST 31 December 2026
<b>Draw Dates</b>	The Prize Draws will be drawn: <ul style="list-style-type: none"><li>In accordance with Sections 9 and 10 of the Terms and Conditions.</li></ul> The Prizes will be drawn on: <ul style="list-style-type: none"><li>30th of each month at 12.00pm AEST.</li></ul>
<b>Prizes</b>	<ul style="list-style-type: none"><li>every Subscriber will win an entry into the Prize Draws: ("Prizes")</li></ul>

- Information on eligibility, mechanisms on how to enter, prizes and the information in the Schedule form part of these Terms and Conditions. Participation in the Promotion is deemed acceptance of these Terms and Conditions.
- Eligibility**

Entry is open to Australian residents aged eighteen (18) years or over ("Subscribers"). Employees, immediate family members, retailers, suppliers, associated companies and agencies related to the Promoter are not eligible to enter in the Promotion. All Subscribers who are under the age of eighteen (18) years and who enter the Promotion without disclosing or by attempting to conceal their age will be deemed invalid.
- How to enter**

To enter and be eligible, Subscribers must, during the Promotional Period, correctly sign up and register to become an Offsetters member ("Offsetters") via the RAIZ Invest App found at the Google Play App store or iOS App store which can be located at (<https://raizinvest.com.au/>) or any one of RAIZ Invest's affiliate websites ("Sites"), in accordance with the instructions provided on the Sites or the App and the Subscriber must, at the time of signing up to become an Offsetters member, make payment of the initial monthly subscription of \$3.70 (AUD). Subscribers will be required to provide all mandatory information that may include, but is not limited to, the Subscribers' full name, residential address, age, date of birth, title, gender, email address and contact telephone number.
- All entries will be deemed accepted at the time of receipt by the Promoter and not at the time of transmission. All entries are final.

**5. Membership Status and Prize Draw Entries**

Offsetters members are classified into tiered statuses based on their membership duration. Members with up to one year of continuous membership are designated as "Bandicoot" and receive 1 entry per prize draw. Members with two years of continuous membership qualify as "Wallaby" and are awarded 3 entries per prize draw. Members with three or more years of continuous membership achieve "Whale" status and are awarded 5 entries per prize draw.

The Promoter reserves the right, at any time, to verify the validity of entries and Subscribers (including a Subscribers' identity, age and place of residence) and to disqualify any Subscriber. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

**6. Game of chance**

As the Promotion is a game of chance, and subject otherwise to these Terms and Conditions, skill plays no part in determining the winning Subscribers and each valid entry will NOT be individually judged. Each entry has an equal chance of winning. The winning Subscribers will be confirmed by the Promoter.

7. Subscribers are responsible for any and all expenses incurred when entering the Promotion and accessing, claiming and/or using the Prize (unless otherwise stated on the Sites or the App).

8. The Promoter's decision is final and no correspondence will be entered into with Subscribers regarding the decision.

**9. Monthly / Every Two Months Prize Draw Definitions**

The following prize draws will only commence once the Offsetters membership base reaches a minimum of 5,000 active members.

(a) One skin-care package from INBLUEM will be awarded every month - Total Prize Value – AUD300 (includes delivery fees)

(b) One pair of Nike Space Hippies will be awarded every two (2) months - Total Prize Value – AUD400 (includes delivery fees).

**10. Prize Availability & Substitutions**

In the event that a specified prize is discontinued, out of stock, or otherwise unavailable, Offsetters reserves the right to substitute the prize with a product of equivalent value. Where possible, the substitution will be made in consultation with the winner, considering availability and suitability.

**11. Hero PNG Prize Draws: Adventure Experience in the Islands of Papua New Guinea**

When Offsetters subscribership reaches 7,000 members, the Hero Prize Draw will select one winner every four (4) months, offering an adventure experience of their choice in Papua New Guinea. The experience options, provided by our partner No Limit Adventures, include a surf, dive, or trek adventure, with a total value of AUD7,000 per adventure.

The PNG Hero Prize includes:

- Return airfares for two people to Papua New Guinea from Cairns, Brisbane, or Sydney
- Domestic flights to the East New Britian Island
- Five nights' accommodation
- AUD1,000 spending money
- PADI Open Water Certification (if applicable)
- Moab 3 Trekking boots (if applicable)

**12. Prize**

The Prize is not transferrable and is not redeemable in cash.

The Prize will be awarded in the name of the winning Subscriber, in accordance with clauses 15 or 17.

**13. Promotional Period**

The Promotion commences on the Start Date and concludes on the End Date as per the Schedule ("Promotional Period").

**14. Redemption Period**

The redemption period, during which the Prize may be claimed commences on the Draw Dates and ends one (1) month from the draw date thereof. If the winning Subscriber does not claim the Prize within the Redemption Period, the Prize will be deemed to be forfeited by the Subscriber.

**15. Draw and Venue**

The draw/s to determine the winning Subscribers for the Promotion, as the case may be, (Draw/s) will take place at Level 9/2-4 Bulletin Pl, Sydney NSW 2000, Australia. The Promoter will conduct each Draw by using a computerised system to draw winning Subscriber/s.

**16. Winning Subscriber**

Each winning Subscriber in a Draw will be notified by email and/or telephone within forty-eight (48) hours of the Draw.

**17. Unclaimed Prize Draw**

If any Prize remain unclaimed in accordance with clause 14, a second draw or selection for the Prize ("Unclaimed Prize Draw"), will take place on the first business day after the expiry of the Redemption Period at the same time, place and manner as the original Draw, subject to any directions from a regulatory authority. The Promoter may conduct the Unclaimed Prize Draw without the need to seek approval from the relevant regulator in NSW, Australia. The alternative winning Subscriber, if any, will be notified by email and/or telephone within forty-eight (48) hours of the Unclaimed Prize Draw.

**18. Unavailable Prize**

If any Prize is unavailable and the Promoter has used all reasonable efforts to arrange the Prize, the Promoter may, in its absolute discretion, reserve the right to substitute the Prize with a prize of equal value and/or specification, subject to any written directions from a regulatory authority.

**19. Invalid entries**

In the event that a winning Subscriber's entry is deemed or found to be invalid, the Promoter may redraw or decide on another winning Subscriber.

**20. The Promoter and/or any supplier of the Prize or any part of the Prize may in their absolute discretion:**

- (a) reserve the right to refuse to allow the winning Subscribers or their companion(s) (if any) to take part in any or all aspects of the Prize if they reasonably believe the winning Subscribers or their companion(s) (if any) represent a safety risk or for any other reason; and
- (b) may cancel the relevant component of the Prize if the conditions are deemed dangerous.

**21. Publicity**

The winning Subscribers' full names will be published in a national newspaper, and/or on the Promoter's social media accounts, including but not limited to, Facebook, Twitter and Instagram. By entering the Promotion, the winning Subscribers consent to the publication of such information.

**22. By entering the Promotion, Subscribers consent to the Promoter using their name, likeness, image and/or voice in the event that they are a winning Subscriber (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting the Promotion (including any outcome), and promoting the Promoter's business and any products manufactured, distributed and/or supplied by the Promoter. The Subscriber further agrees that they will participate in all reasonable promotional activities in relation to the Promotion as requested by the Promoter and its agents.**

**23. Non-Excludable Guarantees**

Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the *Competition and Consumer Act 2010* (Cth), as well as any other implied warranties under the *Australian Securities and Consumer Act 2010* (Cth) or similar consumer protection laws in the State and Territories of Australia ("Non-Excludable Guarantees").

**24. Consequential Loss**

Despite anything to the contrary, to the maximum extent permitted by law, the Promoter will not be liable under these Terms and Conditions for any consequential loss including but not limited to loss of profit (including anticipated profit), loss of benefit (including anticipated benefit), loss of health, loss of revenue, loss of business, loss of goodwill, loss of opportunity, loss of savings (including anticipated savings), loss of reputation, loss of use (including both real and anticipatory) and/ or loss or corruption of data, whether under statute, contract, equity, tort (including negligence), indemnity or otherwise.

**25. Liability**

Except for any liability that cannot by law be excluded by law (including the Non-Excludable Guarantees), the Promoter (including its respective officers, employees and agents) will not be liable to a Subscriber for, and the Subscriber indemnifies, waives and releases the Promoter in respect of all liability (including but not limited to all expenses, costs, damages, claims, losses) arising in any way out of or in connection with:

- (a) any act or omission of the Subscriber;
- (b) any breach of these Terms and Conditions by the Subscriber;
- (c) any Force Majeure;
- (d) a matter arising out of clause 27;
- (e) the winning Subscriber or their companion(s) (if any) being unable to use any or all aspects of the Prize as a result of Clauses 18 and 20;
- (f) any personal injury or loss;
- (g) claiming the Prize;
- (h) use of the Prize in any way;
- (i) any theft of any Prize or unauthorised access or third party interference in the Promotion;
- (j) any entry or Prize claim that is late, lost, altered, damaged, delayed or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; or
- (k) any tax liability incurred by a winning Subscriber.

**26. Force Majeure**

If performance of the Promotion, provision or use of the Prize (or any part of it), or any obligation under these Terms and Conditions is prevented, restricted, or interfered with by a Force Majeure, and if as a result the Promoter is unable to carry out its obligations or to provide the Subscriber with the Prize (or any part of it), the Promoter may in its absolute discretion, subject to any written directions made under any applicable legislation, cancel, terminate, modify or suspend the Promotion and/or, if necessary, provide an alternative prize or prizes to the same value as the original Prize. The Promoter will give public notice of such an event and that the Promotion has been cancelled, terminated, modified or suspended.

Force Majeure means any event or circumstance beyond the Promoter's reasonable control includes, without limitation, acts of God, fire, explosion, vandalism, storm or other similar occurrence, orders of acts of military or civil authority, or by national emergencies, insurrections, riots, or wars, strikes, lock-outs and work stoppages, terrorism, infection by computer virus, bugs, tampering, unauthorised intervention, technical failures or anything which corrupts or affects the administration, security, fairness, integrity or proper conduct of the Promotion. The Promoter will use reasonable efforts under the circumstances to avoid or minimise any Force Majeure. An act or omission will be deemed within the reasonable control of a party if committed, omitted, or caused by such party, or its employees, officers, agents, or affiliates.

27. The Promoter accepts no responsibility and will not be liable for any late, lost, delayed, corrupted or misdirected entries, claims or correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction, transmission interruption, communications failure or otherwise. The Promoter has no control over communications networks or services, the Internet, or computer or telephone networks or lines and accepts no responsibility for any problems associated with them, whether due to traffic congestion, technical malfunction or otherwise.

28. To the maximum extent permitted by law, as a condition precedent to accepting the Prize, the winning Subscriber must sign any legal documentation as and in the form reasonably required by the Promoter and/or Prize suppliers, including but not limited to a legal release and indemnity form.

**29. Online entries**

In the event that a dispute arises as to the identity of an online Subscriber, the entry will be deemed to have been submitted by the authorised account holder of the email address. The authorised account holder means the natural person who is assigned to an email address by an Internet access provider, online service provider, or other organisation that is responsible for assigning email addresses for the domain associated with the email. The Promoter may ask any Subscriber to provide the Promoter with proof that such party is the authorised account holder of the email address associated with the entry.

**30. Personal information**

The Promoter collects personal information in order to conduct the Promotion and for other purposes as set out in the entry form or page for the Promotion and may, for this purpose, collect, use and disclose such information to third parties, including but not limited to agents, contractors, service providers, Prize suppliers and as required, to regulatory authorities. Entry is conditional on providing this information. Subscribers should direct any request to opt out, access, update or correct information to the Promoter. All entries including the personal information in them becomes the property of the Promoter.

**31. Legal Warning**

Any attempt, deliberate or otherwise, to cause malicious damage or interference with the normal functioning of the Site or the App, or the information on the Site or the App, or to otherwise undermine the legitimate operations of the Promotion may be a violation of criminal and civil laws and, should such an attempt be made, whether successful or not, the Promoter reserves the right to seek damages to the fullest extent permitted by law. If the Promoter suffers loss or incurs any costs in connection with any breach of these Terms and Conditions or any other legal obligation by a Subscriber, the Subscriber agrees to indemnify the Promoter for those losses, damages and costs.

**32. Linked Sites**

The platform for the Promotion may contain links to other websites ("Linked Sites"). The Promoter does not endorse and is not responsible for the content of any Linked Sites. Any Linked Sites displayed on the platform are for the Subscribers' convenience only and the Subscriber agrees to access, use and otherwise deal with Linked Sites at their own risk.

**33. Social Media**

Social media membership pages, applications and use of social media generally is subject to the prevailing terms and conditions of use of the social media platform. Unless otherwise indicated in these Terms and Conditions, the Promotion is in no way sponsored, endorsed or administered by, or associated with, any social media platform including, but not limited to, Instagram, Facebook, Twitter and Pinterest. If a Subscriber uses social media to participate in the Promotion, the Subscriber understands that they are providing their information to the Promoter and not to any social media platform. Subscribers are solely responsible and liable for the content of their entries and any other information they transmit to other Internet users. By participating in the Promotion, the Subscriber releases Instagram, Facebook, Twitter, Pinterest or applicable social media site from all claims, liabilities, suits, actions and expenses, including costs of litigation and reasonable legal costs associate with the Promotion.

**34. General**

Unless the contrary intention appears, a reference in these terms or in any advertisement relating to the Promotion, to Australian dollars, dollars, AUD\$ or \$ is a reference to the lawful currency of Australia.

**35. Delivery**

The Promoter will deliver the Prize within twenty-one (21) days of the Draw Date.

**36. Amendments**

These Terms and Conditions may be amended or replaced from time to time if required by any regulatory authority.

**37. Jurisdiction**

These Terms and Conditions are governed by the laws of the States and Territories in which the Promotion is conducted and the Commonwealth of Australia. Subscribers submit to the jurisdiction of the courts of their State or Territory.

**38. General**

The Promoter reserves the right to hold void, suspend, cancel, or amend the Promotion where it becomes necessary to do so

**39. Entire Agreement**

These Terms and Conditions represent the entire agreement between the Promoter and any Subscriber (including a winning Subscriber) and supersede any prior agreement, understanding or arrangement between the Promoter and any Subscriber (including a winning Subscriber), whether oral or in writing.

**40. Representations**

To the maximum extent permitted by law, the Promoter excludes all, warranties, guarantees or representations (whether express or implied) except as expressly provided in these Terms and Conditions.

**41. Promoter's Contact Details** as per the Schedule.

**42. Last updated** 1 January 2026.