

# RedZed Benefits Terms and Conditions

## 1. Eligibility

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- (a) You are eligible to participate in the RedZed Benefits Program if you are a natural person and have a current mortgage loan serviced by us and have been issued with a unique RedZed Benefits program number.
- (b) Your eligibility to participate in the RedZed Benefits Program is at our discretion and we may choose to extend or revoke your eligibility for the RedZed Benefits Program for any reason.

## 2. Services

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- (a) Additional terms and conditions may apply to particular Services and form part of these Terms and Conditions. These are set out at clause 5 below and may change from time to time without notice to you.
- (b) All Services are subject to availability. We are not responsible to you if any Service is not available for any reason. We may withdraw Services at any time without notice to you.
- (c) You will be responsible for any fees and charges incurred by You in relation to accessing Services.
- (d) Any links to a Supplier's website are provided for convenience and may not remain current or be maintained. We are not responsible for the accuracy, error or omission in any information on a Supplier's website.

## 3. General

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- (a) By applying to use any of the Services you agree to these Terms and Conditions.
- (b) We may, in our discretion, make any change we see fit to any of these Terms and Conditions.
- (c) We will give you notice of any change to the Terms and Conditions at our sole discretion:
  - i. via the RedZed Website; and/or
  - ii. by direct communications sent to you.
- (d) In addition to any other rights we have, we may terminate your eligibility for the RedZed Benefits Program immediately and without notice where you:
  - i. fail to comply with these Terms and Conditions;
  - ii. provide misleading information or make any misrepresentation to us or to any Service Provider;
  - iii. are abusive or offensive to any of our or our Service Provider's staff; or
  - iv. you no longer have a current mortgage loan serviced by us.

- (e) We will not be liable to you for the termination of the RedZed Benefits program for any reason whatsoever.
- (f) In connection with the RedZed Benefits Program and any Services, to the extent permitted by law we are not liable to you and any liability we may have to you including in negligence, breach of contract or otherwise, and all conditions and warranties as to the condition, suitability, quality, fitness or safety of any goods or services whether express or implied by statute, are excluded to the extent permitted by law, and, where liability cannot be excluded, our liability to you will in all cases be limited to the cost of re-supplying the goods or services or repairing, or paying the costs of repairing, the goods.
- (g) Any tax, liability, or duty incurred by you arising from your participation in the RedZed Benefits program is your responsibility.
- (h) The RedZed privacy policy forms part of these terms and conditions and sets out what personal information we collect, how we use it and to whom we may disclose it. Our privacy policy is available here <https://redzed.com/privacy-policy/>.
- (i) Nothing in these Terms and Conditions limits your rights under the Australian Consumer Law.
- (j) In these Terms and Conditions "we", "us", or "our" means RedZed Lending Solutions Pty Ltd (ABN 31 123 588 527) and its authorised representatives.
- (k) The laws of the State of Victoria and the Commonwealth of Australia govern these Terms and Conditions.

## 4. Definitions

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- "RedZed Benefits Program"** means the loyalty program managed by us under which you are eligible to obtain Services under these Terms and Conditions.
- "RedZed Website"** is the website at <https://redzed.com/>
- "Services"** means those services to be provided by the Service Providers to you under these Terms and Conditions.
- "Service Provider"** means those companies (and other persons) who have agreed to provide the Services to you.

# RedZed Benefits Terms and Conditions

## 4. Definitions *(continued)*

**“Terms and Conditions”** means this document, and any other documents referred to in it.

**“You”** means, unless these Terms and Conditions indicate otherwise, an eligible borrower (which includes directors of a corporate borrower where these are eligible for the Services).

## 5. Service Provider Specific Terms and Conditions

### (a) Legal Wills

#### What do I need to do?

Make sure you have your RedZed Benefits program number. Next, contact Eastern Bridge on 03 9006 5800. After confirming the program number, Eastern Bridge will discuss with you as to how to best provide you with your free wills. For example, if you are in Melbourne you may wish to meet the team in person, alternatively it may suit you to arrange to meet with them over the phone, online or via email.

#### Terms & Conditions of this offer

You will receive up to \$990 of legal services for free so long as you are an eligible RedZed customer and have a unique RedZed Benefits program number which can be found in your welcome letter or by calling RedZed on 1300 722 462.

Eastern Bridge will provide you with up to 2 standard wills to the value of \$990 for free. If you require any additional wills, or if your will structure is deemed to be non-standard you may incur additional fees and disbursements. For any such additional advice you will need to engage the law firm directly.

### (b) Counselling Services

You can arrange to receive up to 6 free counselling sessions with Acacia Connection (<https://www.eapcounselling.com.au/>) in the following areas:

- 24/7 Access to crisis counselling with qualified Psychologists; or
- Short term solution focused counselling for many different work or personal topics of support.

To access this service you will need to contact Acacia Connection by telephoning Acacia Connection with your RedZed Benefits program number on 1300 364 273.

### (c) Marketing Services

RedZed has arranged for free access to one of 4 programs with the marketing firm Pitstop Marketing (<https://pitstopmarketing.com.au/>) to help you drive your marketing further.

The 4 programs are Social Media Package, Instabrand, Pimp my Homepage or Google my Business. Details of each program are set out below:

#### Social Media Package

- Create five social media posts for your business on one platform (choice of Instagram, Facebook, LinkedIn or Twitter)
- Up to \$100 advertising to a selected target audience
- Create a content calendar for four weeks, to assist with creating more meaningful posts

#### Instabrand

- Instagram templates provided in Canva, with font and colour choices, suggested images and three different post styles

#### Pimp my Homepage

- Analyse homepage and provide feedback
- Provide new content, imagery and layout suggestions

#### Google my Business

- Six posts written for your company in your Google My Business profile, with an aim to increase your Google rankings
- Posts rescheduled to ensure your business shows updates for the next four months

To access this service you will need to contact Pitstop Marketing on 0424 397 207 or via email to [admin@pitstopmarketing.com.au](mailto:admin@pitstopmarketing.com.au), and provide your RedZed Benefits program number.

**This document sets out the current terms of the RedZed Benefits Program as at 25 August 2022 and supersedes any previously issued Terms and Conditions.**