



Hejaz Umrah Giveaway Terms and Conditions

1. Promoter

1.1 This Umrah Giveaway Draw (Promotion) is offered by Hejaz Financial Advisers Pty Ltd (“Hejaz”). Hejaz is a registered Australian company (ABN 49 634 683 613) and an Australian Financial Services (AFS) licence holder (AFS licence No.: 517686). Hejaz’s registered office address is Level 11, 20 Queen Street, MELBOURNE VIC 3000

1.2 By participating in this Promotion, the contestant (“You”) agrees to be bound by these terms and conditions (Promotion Terms) as well as any other terms and conditions that may apply to you as a client of Hejaz. Terms used in these Promotion Terms shall have the same meaning set out in Hejaz’s Financial Service Guide and/or Client Agreement unless otherwise specified in these Promotion Terms.

1.3 In addition, by participating in this Promotion, you agree to accept the Promoter’s decisions as final and binding as it relates to the content of this Promotion. You should look solely to the Promoter with any questions, comments or issues related to the Umrah Giveaway 2025 Draw.

2. Promotion Details

2.1 Period

2.1.1 This Promotion commences on Monday, 17 March 2025 at 12:00 AM AEDT and will end on Monday, 30 June 2025 at 11:59 PM AEDT. Entries after 30 June 2025 at 11:59 PM AEDT will not be accepted unless the Promotion is extended by Hejaz at its sole discretion.

2.2 Eligibility

2.2.1 This Promotion is available to the public (Participants).

2.2.2 Participants must meet the criteria below to be eligible to participate:

- You are a Muslim (as non-Muslims are strictly prohibited from entering Mecca).
- You are 21 years old as of the date of the Promotion commence date.
- Complete an online sign-up form via the designated website: <https://gleam.io/bjEOZ/win-a-trip-for-2-to-makkah-madinah>
- You are a resident of the states of VIC, NSW, QLD, and WA.
- You must hold a valid passport or a valid VISA that allows you to legally travel overseas and return to Australia.
- You are NOT an employee, independent contractor, intern, officer, director, and agent of Hejaz (including Hejaz’s respective affiliates, subsidiaries, advertising and Promotion agencies, suppliers, and their immediate family members and/or those living in the same household of each).

2.2.3 Participation in this Promotion is completely voluntary and is not intended for persons who reside in areas that specifically prohibit participation.

2.2.4 The Promotion is subject to all applicable federal, state and local laws and regulations. Voids where prohibited.

2.2.5 Participants must ensure that they complete their sign-up form truthfully and correctly. Hejaz does not accept responsibility for false and/or incorrect information provided by participants.



3. How the Promotion works

3.1 The Promotion is of a trade promotion draw, where the entry is free of charge.

3.2 The Promotion must be entered by submitting an entry using the online form provided at <https://gleam.io/bjEOZ/win-a-trip-for-2-to-makkah-madinah>. Entry must fulfill all requirements of the Promotion, as specified in clause 2, to be eligible to win a Prize. Entries that are incomplete or do not adhere to the rules or specifications of the Promotion may be disqualified at the sole discretion of Hejaz. You must provide the information requested.

3.3 Upon successful entry, you may see various activities that could grant you additional eligible entries. These activities include, but not limited to, commenting Hejaz's LinkedIn posts, commenting Hejaz's Instagram posts, commenting Hejaz's Facebook posts, participate in survey, subscribe to Hejaz's newsletter, download the Halal Money app, leave a Google review, etc.

3.4 The probability of winning depends on the number of eligible entries you received.

3.5 You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules. If you use fraudulent methods or otherwise attempt to circumvent the rules of the Promotion, your submission may be disqualified at the sole discretion of Hejaz.

3.6 After the Promotion Period, a random draw will be carried out. One winner (Winner) will be selected by a random draw under the supervision of Hejaz.

3.7 The Winner will be notified within 7 days of the winner's selection. The notification will be communicated via email. Hejaz shall have no liability for a Winner's failure to receive notices due to spam, junk e-mail or other security settings or for a Winner's provision of incorrect or otherwise non-functioning contact information. If the Winner cannot be contacted, is ineligible, fails to claim the Prize within 7 days from the time Prize notification was sent, or fails to timely return a completed and executed declaration and release as required, the Prize may be forfeited and an alternate Winner selection will be conducted.

3.8 Receipt of the Prize offered in this Promotion by the Winner is conditioned upon compliance with any and all federal, state, and local laws and regulations. Any violation of these official rules by the Winner at the Hejaz's sole discretion will result in the Winner's disqualification as winner, and all privileges as winner will be immediately terminated.

4. Prize Description

4.1 The Winner will be entitled to a trip to Makkah for Umrah and travel to Madinah (Prize).

4.2 The trip accommodates up to 2 persons. The Winner could choose either to travel alone or bring One person to travel with.

4.3 The prize includes an entry visa (for Australian passport holders only), return flights (from Sydney or Melbourne), hotel accommodation, breakfast, and a train ticket from Madinah to Makkah.

4.4 The Prize is provided by Lakemba Travel Centre (ABN 89 001 448 844), which is sponsored by Hejaz.

4.5 The Prize is also subject to Lakemba Travel Centre's booking Terms and Conditions. You may wish to visit their website for details.

4.6 The Prize must be claimed within the specified timeframe in clause 3.7.

4.7 The Prize cannot be redeemed for cash.

4.8 The Prize cannot be transferred to another person unless the Winner has obtained a written approval from Hejaz.

4.9 The Prize is valid for travel between 01 May 2025 – 31 May 2025 or 01 August 2025 – 30 November 2025.



4.10 The Prize is not valid for travel during peak season (December – January) or the Hajj season (June and July).

4.11 The Prize is valid for 1 year within the specified periods in clause 4.9.

4.12 The Prize Winner or persons travelling for the trip must be Australian Passport holders, and their passports must be valid six (6) months from date of return.

4.13 By accepting the prize, the Winner agrees to participate in marketing activities for Hejaz, which may include, but are not limited to, interviews, and the creation of videos and photos during the trip. By accepting the prize, the Winner grants Hejaz permission to use these materials for promotional purposes across various platforms.

4.14 The Winner acknowledges that a designated influencer may accompany them during the trip as part of Hejaz for marketing purposes. This may include participation in the promotional activities outlined in clause 5.3.

5. Withdrawal from the Promotion

5.1 Participation in this Promotion is completely voluntary and Participants may withdraw from the Promotion at any time by contacting customer services at 1300 043 529.

5.2 If a Participant withdraws from the Promotion, they will lose all entries accrued.

5.3 Hejaz will not reinstate the accrued entries in the Promotion should a Participant elect to withdraw.

6. Privacy

6.1 By entering this Promotion, You understand and agree that Hejaz and anyone acting on behalf of Hejaz or its respective licensees, successors, and assigns, shall have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity and throughout the World, without limitation, your entry, name, portrait, picture, voice, likeness, image, statements about the Promotion, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purposes without any further compensation, notice, review, or consent.

6.2 By entering this Promotion, you give your consent to Hejaz Privacy Policy where your personal information will be used accordingly.

6.2.1 The contest organiser will collect personal information from participants, including but not limited to names, email addresses, and phone numbers.

6.2.2 The collection of this information is required for the purpose of administering the contest and notifying winners.

6.2.3 Participants' personal information will be collected directly from them when they enter the contest.

6.2.4 The contest organiser will use participants' personal information for the following purposes; (a) to verify eligibility and ensure compliance with contest rules; (b) to communicate with participants regarding the contest, including sending notifications, updates, and prize details; (c) to announce winners publicly (e.g., on social media or the contest website); (d) to conduct marketing activities related to the contest (e.g., promoting future contests or products); and (e) to improve the contest experience and gather feedback.

6.2.5 The contest organiser may disclose participants' personal information to third parties for specific purposes; (a) to service providers (e.g., email platforms, marketing agencies) assisting with contest



administration; (b) to sponsors or partners involved in the contest; and (c) to comply with legal requirements (e.g., sharing winner information with tax authorities).

6.2.6 Participants' personal information may be used for marketing purposes, such as sending promotional emails or targeted advertisements related to the contest or similar events. Participants may receive newsletters, updates, or special offers from the contest organiser.

6.3 The promotion is powered by Crowd9 PTY LTD ("Gleam"). Gleam does not sponsor, administer, endorse or bear liability for this promotion. By entering the Promotion, you agree to Gleam's Privacy Policy. You may wish to visit their website for details (<https://gleam.io/privacy>).

7. Miscellaneous

7.1 By entering this contest, you represent and warrant that your entry is an original work of authorship and does not violate any third party's proprietary or intellectual property rights. If your entry infringes upon the intellectual property right of another, you will be disqualified at the sole discretion of Hejaz. If the content of your entry is claimed to constitute an infringement of any proprietary or intellectual proprietary rights of any third party, you shall, at your sole expense, defend or settle against such claims. You shall indemnify, defend, and hold harmless Hejaz from and against any suit, proceeding, claims, liability, loss, damage, costs or expense, which Hejaz may incur, suffer, or be required to pay arising out of such infringement or suspected infringement of any third party's right.

7.2 By entering the Promotion, you agree to release and hold harmless Hejaz and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers and directors from any liability, illness, injury, death, loss, litigation, claim or damage that may occur, directly or indirectly, whether caused by negligence or not, from (i) such entrant's participation in the Promotion and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) unauthorised human intervention in any part of the Promotion; (iii) electronic or human error in the administration of the Promotion or the processing of entries; (iv) technical errors of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (v) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (vi) printing errors; (vii) lost, late, postage due, misdirected, or undeliverable mail.

7.3 Each provision of these Promotion Terms is individually severable. If any provision is or becomes illegal, unenforceable or invalid in any jurisdiction, it is to be treated as being severed from these Promotion Terms in the relevant jurisdiction to the extent of that illegality, unenforceability or invalidity, but the rest of these Promotion Terms will not be affected. The legality, validity and enforceability of the provision in any other jurisdiction will also not be affected.

7.4 The Promotion Terms are governed by and construed in accordance with the laws of Australia and shall be subject to the appropriate courts of Victoria, without respect to conflict of law doctrines.

7.5 Hejaz reserves the right to alter, amend or terminate this Promotion, or any aspect of this Promotion, at any time and without prior notice to you. Hejaz may make changes to these Promotion Terms by posting the modified terms on our website. We recommend you revisit these Promotion Terms regularly, and by your continued use of our services, you accept the Promotion Terms as may be amended from time to time.

7.6 Any dispute or situation not covered by the Promotion Terms will be resolved by Hejaz's management in a manner it deems to be fair to all parties. The decision will be final and binding on all parties.



7.7 By participating in this Promotion, you agree that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this Promotion, shall be resolved individually, without resorting to any form of class action, exclusively before a court located in Victoria having jurisdiction. Further, in any such dispute, under no circumstances shall You be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than actual out-of-pocket expenses (i.e. costs associated with entering the Promotion). You further waive all rights to have damages multiplied or increased.

7.8 This Promotion and any obligations owed by Hejaz pursuant to these Promotion Terms will be revoked or withdrawn from Participants who abuse the spirit or intent of this Promotion or who breach the Financial Services Guide, Client Agreement or any other disclosure document issued on Hejaz's website. Hejaz reserves the right to cancel or terminate the trade, and to cancel or withdraw the Promotion at any time in case of any suspected abuse of the Promotion.

7.9 Hejaz reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Promotion should virus, bug, nonauthorized human intervention, fraud, or other cause beyond the Hejaz's control corrupt or affect the administration, security, fairness, or proper conduct of the Promotion. In such cases, Hejaz may select a winner(s) from eligible entries received before and/or after the action taken by Hejaz if appropriate. Hejaz reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Promotion or website or violates these Terms & Conditions. Hejaz has the right, in its sole discretion, to maintain the integrity of the Promotion, to void entries for any reason, including, but not limited to: multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by Promotion rules; or the use of bots, macros, scripts, or other technical means for entering. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Promotion may be a violation of criminal and civil laws. Should such an attempt be made, Hejaz reserves the right to seek damages to the fullest extent permitted by law.

7.10 The Promotion is in no way sponsored, endorsed, administered by, or associated with Facebook, X, Instagram, Snapchat, YouTube, Reddit, Pinterest, LinkedIn or any other social networks that are used to share the Promotion. You understand that you are providing your information to the owner of the Promotion and not to Facebook, X, Instagram, Snapchat, YouTube, Reddit, Pinterest, LinkedIn or any other social networks.

7.11 By participating in the Promotion, You have affirmatively reviewed, accepted, and agreed to all of the Official Rules, Terms and Conditions.

8. Disclaimer

8.1 The information on this website is for general information only and is prepared without taking into account your individual objectives, financial situation, needs or circumstances. The information is not an offer or recommendation to make any investment or adopt any investment strategy. You should consider the appropriateness of the information and seek professional advice tailored to your needs before making any financial decisions.

8.2 The information is believed to be accurate and current at the time of publication. While all care has been taken in the preparation to ensure the information is correct, it can change from time to time. There is no representation or warranty that any of the information is accurate or complete. To the maximum



extent permitted by law, Hejaz Financial Adviser Pty Ltd and its employees, officers, and related entities do not accept any liability for loss arising from any reliance placed on the use of this information.