



BSP Life (Fiji) Limited

Trade Competition – General Terms & Conditions

1. **Competition** - buy any life or health insurance product from BSP Life (Fiji) Limited or BSP Health Care (Fiji) Limited respectively (together referred to as “**BSP Life**”) to go into a draw to win one (1) of thirty (30) shopping vouchers with a value of FJ\$100.00.
2. **Agreement** - By entering into the Competition, participants agree to be bound by these terms and conditions.
3. **Eligibility** – the Competition is open to all customers, excluding BSP Life employees or agents and their immediate families, who purchase a life or health insurance policy from BSP Life between 1 May 2021 until 31 August 2021. One entry per policy purchased.
4. **Competition Period** – this Competition is open from 1 May 2021 until 31 August 2021.
5. **Prizes:** 30 x \$100 shopping vouchers. The shopping voucher cannot be redeemed for cash and cannot be transferred or substituted by the winner. There is no compensation payable if the winner cannot use*, or loses, the voucher for any reason.
6. **Draws:** for shopping vouchers (5x each date): 23 July, 30 July, 6 August, 13 August, 20 August & 1 September.
7. **Publication:** BSP Life reserves the right to publish winners' names on its website and social media pages. All other details provided as part of entry into the Competition remain private and confidential.
8. **Prize Delivery** - Winners should allow up to 2 weeks to collect or redeem the prizes directly from participating supermarkets.
9. **Substitute Draws** – all draws are final unless a winner (including substitute winner) forfeits the prize due to being unreachable, ineligible or failing to collect it on time in which case, the prize will be awarded to a newly picked entry.
10. **Marketing Campaign** - By accepting the prize, winners agree to participate in BSP Life's marketing, publicity and promotional activities in respect of this Competition. Ownership in any intellectual property resulting from the Competition and the subsequent marketing campaigns vests in BSP Life and BSP Life agrees that these will not be used for any other purpose than running the Competition.
11. **Applicable law:** This Competition is governed by the laws of Fiji.

*The participating supermarket may have their own terms and conditions to use the voucher.