



BSP Health Care (Fiji) Limited

Trade Competition – General Terms & Conditions

1. **Competition** - buy a Value Health Care product from BSP Health Care (Fiji) Limited (**BSP Health**) a wholly owned subsidiary of BSP Life (Fiji) Limited, to go into a draw to win one (1) of ten (10) 'Da Fit' Smart Watches.
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 and BSP Health employees or agents and their immediate families, who purchase a Value Health Care policy from BSP Health between 1 September 2021 until 30 November 2021. One entry per policy purchased.
4. **Competition Period** – this Competition is open from 1 September 2021 until 30 November 2021.
5. **Prizes:** 10 x 'Da Fit' Smart Watch. Prizes cannot be exchanged for cash or any other items by the winner. There is no warranty for the Da Fit Smart Watch.
6. **Draws:** Two (2) draws each on 30 September, 13 October, 27 October, 17 November & 1 December 2021.
7. **Publication:** BSP Health reserves the right to publish winners' names on its website (www.bsplife.com.fj) and social media pages. All other details provided as part of entry into the Competition remain private and confidential.
8. **Prize Delivery** - Winners will be allowed up to 2 weeks to collect the prizes from their nearest BSP Life office by presenting a valid photo Identification Card (ID).
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 draw.
10. **Marketing Campaign** - By accepting the prize, winners agree to participate in BSP Health'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 Health and BSP Health 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.