



## BSP Life (Fiji) Limited

### Trade Competition – General Terms & Conditions

1. **Competition** – **BSP Life Social Media Followers** who send a video via Facebook messenger or Instagram to BSP Life (Fiji) Limited on why life or health insurance is important go into the draw to win one of 5 x \$100 NewWorld Supermarket Shopping Vouchers.
2. **Agreement** - By entering the Competition, participants agree to be bound by these terms and conditions.
3. **Eligibility** – the Competition is open to all BSP Life social media followers, excluding BSP Life employees or agents and their immediate families between **13<sup>th</sup> June 2022 until 27<sup>th</sup> June 2022**.
4. **Competition Period** – this Competition is open from 13<sup>th</sup> June 2022 until 27<sup>th</sup> June 2022 (midnight).
5. **Prize:** 5 x \$100 NewWorld Supermarket Shopping Vouchers, one per winner. There is no compensation payable if the winners cannot redeem the prize for any reason. Prize cannot be exchanged for cash or any other items by the winners. Prizes may also be subject to NewWorld Supermarket terms and conditions.
6. **Draws:** Winners will be announced on 28<sup>th</sup> June 2022.
7. **Publication:** BSP Life reserves the right to publish the videos on its website and social media pages.
8. **Prize Delivery** - Winners will be allowed up to one month from the draw date to redeem the prize directly from any nearest BSP Life Office. Prizes may also be subject to NewWorld Supermarket terms and conditions.
9. **Substitute Draws** – the draw is final unless a winner (including substitute winner) forfeits the prize due to being unreachable, ineligible or failing to redeem it on time in which case, the prize will be awarded to a newly picked entry.
10. **Promotion** – 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 promotion 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.