



BSP Life (Fiji) Limited

Competition – General Terms & Conditions

1. **Competition** – buy any Life or Health Insurance Policy from BSP Life (Fiji) Limited and BSP Health Care (Fiji) Limited respectively (together **BSP Life**) and go into a draw to win one of **5 x \$100 Shopping Vouchers**.
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 any life or health insurance policy from BSP Life between **7th – 30th December 2022**. One entry per policy purchased.
4. **Competition Period** – this Competition is open from **7th – 30th December 2022**.
5. **Prizes**: One of 5 x \$100 Shopping vouchers. There is no compensation payable if the winner (or substitute winner) cannot redeem the prize for any reason. Prizes cannot be exchanged for cash or any other items by the winner. The participating supermarket may also have terms and conditions for using the voucher.
6. **Draws**: Winners will be announced on 3rd January 2023.
7. **Prize Delivery** - Winners will be allowed up to 2 weeks to redeem the prize directly from the BSP Life Marketing team which can only be used between **4th January to 4th February 2023**.
8. **Substitute Draws** – the draw is final unless a winner (including substitute winner) forfeits the prize due to being unreachable, ineligible in which case, the prize will be awarded to a newly picked entry.
9. **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.
10. **Applicable Law**: This Competition is governed by the laws of Fiji.