



BSP Life (Fiji) Limited

Competition – General Terms & Conditions

1. **Competition** – purchase BSP Life Insurance products namely Bula Scholar, Bula Elite, Bula Prime, Bula Smart & Value health Care and go into a draw to win:
 - 1st – prize - \$500 Shopping Voucher from Prouds/Tappoos.
 - 2nd prize - \$300 Shopping Voucher from Prouds/Tappoos.
 - 3rd prize - \$200 Shopping Voucher from Prouds/Tappoos.
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.
4. **Competition Period** – this Competition is open from 1st September until 1st Dec 2023.
5. **Prizes:**
 - 1st – prize - \$500 Shopping Voucher from Prouds/Tappoos.
 - 2nd prize - \$300 Shopping Voucher from Prouds/Tappoos.
 - 3rd prize - \$200 Shopping Voucher from Prouds/Tappoos.
6. **Draws:** Winners will be announced on 8th Dec, 2023.
7. **Prize Delivery** - Winners will be allowed up to one month to redeem the prize directly from the Marketing team.
8. **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.
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 promotion.
10. **Applicable Law:** This competition is governed by the laws of Fiji.