



**BSP Life (Fiji) Limited**  
**Competition – General Terms & Conditions**

1. **Challenge** – register for BSP Life's One Billion Steps Challenge in support of the WOWS Kids Foundation by clicking on this registration link:  
<https://www.surveymonkey.com/r/Y2MT32N>
2. **Agreement** - By participating in the Challenge, participants agree to be bound by these terms and conditions.
3. **Eligibility** – the Challenge is open to all customers, social media followers and members of the public excluding BSP Life and BSP Health employees or agents.
4. **Challenge Period** – this challenge is open from 19<sup>th</sup> September until 24<sup>th</sup> November 2023.
5. **Prizes:** 5 x \$50 shopping vouchers from New World, 2 x Fitbit Inspire, 3 x \$50 Sports World Voucher.
6. **Draws:** Winners will be announced on:  
1<sup>st</sup> prize – 5 x New World Shopping Vouchers – 16<sup>th</sup> – 20<sup>th</sup> October 2023  
2<sup>nd</sup> prize – 5 x \$50 New World shopping voucher – 23<sup>rd</sup> – 26<sup>th</sup> October 2023  
3<sup>rd</sup> prize – 1 x Fitbit – 27<sup>th</sup> October 2023  
4<sup>th</sup> prize – 3 x \$50 Sports World Shopping Voucher – 30<sup>th</sup> October – 3<sup>rd</sup> November 2023  
5<sup>th</sup> prize – 5 x \$50 New world Shopping Voucher – 6<sup>th</sup> – 10<sup>th</sup> November 2023  
6<sup>th</sup> prize – 3 x \$50 Sports World Voucher – 13<sup>th</sup> – 17<sup>th</sup> November 2023  
7<sup>th</sup> prize – 1 x Fitbit – 25<sup>th</sup> November 2023
7. **Prize Delivery** - Winners will be allowed up to one month to redeem the prize directly from the BSP Life Marketing team at Level 7 BSP Life Centre, Thomson Street, Suva.
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.