



Christmas Giveaway on Instagram – November/December 2018

Terms & Conditions

1. The promoter is Wealthify Ltd (Company No: 09034828) with a registered office at Tec Marina, Terra Nova Way, Penarth CF64 1SA.
- 1.1 Entry to this competition is free. There is no entry fee and/or no purchase is necessary to enter this competition.
- 1.2 This competition starts on Tuesday 27th November 2018 and will close on Sunday 16th December 2018 at midnight. All competition entries in accordance with 1.3 below must be received by us by no later than midnight on the closing date. All competition entries received after the closing date are automatically disqualified.
- 1.3 To enter this competition you must:
 - 1.3.1 have an Instagram account;
 - 1.3.2 follow Wealthify's Instagram (@wealthifycom)
 - 1.3.3 like our "Christmas Giveaway" post;
 - 1.3.4 choose which of the following you want to win by commenting on the "Christmas giveaway" post:
 - 1.3.4.1 SPA day for 2 voucher worth £150 (<https://www.spabreaks.com/spa-vouchers>);
 - 1.3.4.2 Fitbit Blaze Watch (<https://www.argos.co.uk/search/fitbit-blaze/>); or
 - 1.3.4.3 Lego e-gift card worth £100 (<https://shop.lego.com/en-GB/LEGO-E-Gift-Card-2853078>); and
- 1.4 We will not accept responsibility for competition entries that have not been completed in accordance with these requirements regardless of the causes including for example as a result of any technical malfunction, systems, satellite, network, server, computer hardware or software failure of any kind.
- 1.5 By submitting a competition entry, you are agreeing to be bound by these terms and conditions.
- 1.6 3 winners from Facebook and 3 winners from Instagram will be chosen electronically by a software, from entries received and verified by Wealthify. If you would like to obtain any further details about how we will select the winners, please contact us.
- 1.7 This competition is open to residents of the United Kingdom and Channel Islands who are eligible to have an Instagram account, except:
 - 1.7.1 employees of Wealthify or its holding or subsidiary companies including Winterflood Business Services, or Aviva;
 - 1.7.2 members of the immediate family or friends (including of 3.1 above).
- 1.8 If you are under the age of 18, you must obtain written parental or guardian consent to enter and claim your prize. We may ask the winner to provide proof of age.
- 1.9 You have the right to enter this competition on both Facebook (@wealthifycom) and Instagram. Only one entry per person per social media will be accepted. Multiple entries will count as one submission.
- 1.10 In entering the competition, you confirm that you are eligible to do so and to claim any prize you may win. We may however require you to provide proof of eligibility.
- 1.11 We will not accept entries that are:
 - 1.11.1 automatically generated by computer;
 - 1.11.2 completed by third parties or in bulk; or
 - 1.11.3 incomplete.
- 1.12 Prizes are subject to availability and we reserve the right to substitute any prize with another of equal value without giving notice.
- 1.13 Winners will be notified via direct message for Instagram and email for Facebook on Monday 17th December 2018 by 9pm. If a winner cannot be contacted or does not claim their prize within 5 days of notification, we reserve the right to withdraw the prize from the winner and pick a replacement winner.
- 1.14 Winners will also be publicly announced on Wealthify's Facebook page (@wealthifycom) and Wealthify's Instagram page (@wealthifycom) on Friday 21st December 2018 by 6pm. Winners will be notified personally before we make this public announcement.
- 1.15 Winners will receive the present they've included in their comment, regardless of what other winners have chosen.
- 1.16 We will notify the winners when and where their prize will be delivered.
- 1.17 This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook/Instagram who will have no liability or responsibility from or arising out of it to the extent permitted by law.
- 1.18 Insofar as is permitted by law, Wealthify, its agents or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury, or death occurring as a result of taking up the prize except where it is caused by the negligence of the Wealthify, its agents or distributors or that of their employees.
- 1.19 We will only process your personal information as set out in our Privacy Policy [<https://www.wealthify.com/privacy>] or as you otherwise agree with us.
- 1.20 If there is any reason to believe that there has been a breach of these terms and conditions, we may at our sole discretion, reserve the right to exclude you from participating in the competition. We reserve the right to hold void, suspend, cancel, or amend this competition if it becomes necessary to do so.
- 1.21 These terms and conditions shall be governed by English law. The courts of England and Wales have non-exclusive jurisdiction.