



# Terms and Conditions

## BIBA Conference 14-15 May 2025

Prize	Shokz OpenAir fit headphones (black) ("Prize")
Number of prizes	1
Window	14 May 2025 at 09:00 am GMT to 31 July 25 at 11.59pm GMT ("Competition Window")
Draw date	01 August 2025 ("Draw Date")

### 2. The promoter

AXA Services Limited, a company incorporated in England and Wales under company number 00446043 whose registered office is at 20 Gracechurch Street, London, EC3V 0BG is the "Promoter" of this competition (the "Competition"). The Promoter is part of the AXA Group (meaning AXA UK plc and its subsidiary companies, any holding company of AXA UK plc and any subsidiary companies of such holding company, as such terms are defined in section 1159 of the Companies Act 2006).

### 3. Eligibility

Entrants must be resident in the UK and aged between 18 and 35. Proof of age may be required. Entries on behalf of another person will not be accepted. Only one entry per person will be accepted. Multiple or incomplete entries will be deemed to be invalid. The Competition excludes employees of any companies within the AXA Group or companies or their associates, affiliated or subsidiary companies, and their families, agents, appointed representatives, or anyone connected with or involved in the administration of the Competition (an individual complying with this Clause 3 is an "Entrant").

### 4. How to enter

- 4.1 To enter the Competition, an Entrant must, during the Competition Window, scan the QR code on flyers or an online image, or click the survey link, distributed by AXA and complete the online survey ("Survey") (a "Valid Entry"). Entries received after the Competition Window will not be entered into the Competition.
- 4.2 The Competition is free to enter, and no purchase is necessary. By entering the Competition, the Entrant is deemed to have legal capacity to do so and to accept these terms and conditions, including any requirements in related promotional material and the Survey ("Terms").
- 4.3 Entries not complying with the Terms will be invalid and result in disqualification from the Competition. If the Terms are not accepted in full, entrants should not take part in the Competition.

### 5. Winner selection

- 5.1 The Promoter will determine the winning Entrant by the first Valid Entry chosen at random, via a random number generator ("Winner"). The Promoter's decision shall be final and legally binding on all Entrants. No correspondence will be entered into. Details of the name of the Winner can be obtained by writing to AXA Services Limited, Marketing, 20 Gracechurch Street, London, EC3V 0BG or by emailing [marketing@axa-insurance.co.uk](mailto:marketing@axa-insurance.co.uk).
- 5.2 The Winner will be notified on or around 01 August 2025, by email. The Promoter will ask the Winner to provide a name and postal address to receive the Prize. If the Prize is unclaimed after reasonable efforts have been made by the Promoter to contact the Winner or the Winner fails to provide the information in this Clause by 31 August 2025 at 11:59pm GMT, the Prize will be forfeit and the Promoter will be entitled to dispose of it as it thinks fit.
- 5.3 The Prize will only be sent to the Winner if the Promoter is satisfied of the Winner's eligibility. The Promoter may at its discretion disqualify any Entrant if it has reasonable grounds to believe the Entrant has breached any of these Terms. The Promoter reserves the right to delay, postpone or cancel the Competition in the event of circumstances outside its reasonable control, which it considers make it necessary for it to do so.

### 6. The prize

- 6.1 The Prize is specified in Clause 1.
- 6.2 The Promoter reserves the right to provide a substitute Prize of equivalent or greater monetary value should the Prize become unavailable. There will be no cash alternative and the Prize is not transferable. The Promoter reserves the right to withdraw or amend this Competition at any time without notice.
- 6.3 The Prize may be liable to tax. Any tax liability shall be the responsibility of the Winner.

### 7. Data protection notice

- 7.1 "Personal Data" and "Processing" shall have the meanings set out in the UK General Data Protection Regulation ("UK GDPR"). Any reference to Personal Data includes a reference to sensitive Personal Data, as applicable, whereby sensitive Personal Data means Personal Data that incorporates such categories of data as are listed in Article 9(1) of the UK GDPR.
  - 7.2 By entering the Competition, the Entrant agrees that the Promoter may collect personal information from Entrants under the Data Protection Act 2018. The Entrant agrees that the Promoter may only use the personal information collected for the purposes specified in these Terms and Conditions.
  - 7.3 Each Entrant agrees that the Promoter may collect their full name and company email address (and, in the case of the Winner, their postal address), and that the Promoter shall only use the Personal Data for the following purposes:
    - a. to administer the Competition in accordance with these Terms and Conditions;
    - b. to notify the Winner that they have won the Competition and to arrange delivery of the Prize to them;
    - c. to notify other Entrants of the Winner should they so request; and
    - d. for the purposes of confirming the Competition Winner on the Promoter's website, social media and within promotional emails. The Winner may be asked to participate in PR or publicity activities resulting from the Competition. No compensation shall be awarded for such participation.
  - 7.4 Unless the Entrants expressly consented to the use of their personal information for future marketing purposes, the Entrants' personal information will not be used by the Promoter for any purpose other than those listed above. The Promoter will not use the Entrants' Personal Data to contact them about AXA Group products or services.
  - 7.5 Personal Data shall be destroyed and/or deleted after the Competition unless otherwise agreed between the Promoter and the Entrant.
  - 7.6 The Promoter shall comply with its obligations under (a) any law, statute, declaration, decree, directive, legislative enactment, order, ordinance, regulation, rule or other binding restriction (as amended, consolidated or re-enacted from time to time) which relates to the protection of individuals with regards to the processing of Personal Data to which a party is subject, including the Data Protection Act 2018 and the UK GDPR, any legislation enacted in the UK in respect of the protection of Personal Data; and (b) any code of practice or guidance published by the relevant regulatory body from time to time.
- ### 8. Limit of liability
- 8.1 The Promoter accepts no responsibility for incorrectly completed, lost or delayed entries, notices, acceptances, tickets or other documents relating to the Competition or the Prize. Proof of transmission will not be accepted as proof of receipt.
  - 8.2 The Promoter accepts no responsibility for any damage, loss, injury or disappointment suffered by any person as a result of entering the Competition or as a result of accepting the Prize. The Promoter gives no warranty or guarantee in relation to the Prize. Nothing in these Terms shall exclude the liability of the Promoter for death or personal injury because of its negligence.
- ### 9. General
- 9.1 The provisions of each Clause of these Terms shall be enforceable independently of each of the others and the validity of any such provision shall not be affected if any of the others is invalid. If any of such provisions is void but would be valid if some part of the provision were deleted, the provision in question shall apply with such modification as may be necessary to make it valid.
  - 9.2 These Terms shall be governed by and construed in accordance with English law and any disputes arising from these Terms shall be subject to the exclusive jurisdiction of the Courts of England and Wales.
  - 9.3 The Promoter may amend the Terms at any time, and these and any revision thereto shall be available at <https://www.axaconnect.co.uk/young-broker-survey-terms-and-conditions>. An Entrant may withdraw their participation in the Competition by contacting [marketing@axa-insurance.co.uk](mailto:marketing@axa-insurance.co.uk).
  - 9.4 Nothing in these Terms or the operation of this Competition confer on the Winner or any Entrant a right or claim against any third party.