

**Prize Details:**

To enter, clients must provide all information to a Legacy mortgage adviser for a review to be completed.

A Mortgage review must be completed in full; with options provided on or before 9<sup>th</sup> August 2017

Prize draw is for 1 x \$200 Prezzy card, this draw is not affiliated with Prezzy Card in any way

**Entries and selection:**

All reasonable attempts will be made to contact Competition winner using details provided on their mortgage review forms. Should those attempts fail, another winner will be drawn or selected.

Prizes are not redeemable for cash, transferable to any other person, and cannot be used in conjunction with any other offer or promotion.

If a prize or part of a prize becomes unavailable (for any reason), we reserve the right to cancel or amend the prizes at its including providing the winner with a substitute prize, either in full or in part.

Winners will be notified in advance if prizes are sent by courier. Couriers are instructed to have all prizes signed for on receipt. Failure to obtain a signature will result in the prize being returned to Legacy and another winner may be drawn/selected.

Legacy's decision is final and no correspondence will be entered into.

**Privacy**

All entrants consent to participate and co-operate as required in all promotional activities relating to the Competition or Giveaway. If stated, entrants also agree to receiving Legacy's email newsletter (which can be unsubscribed from at any time).

All information provided by the entrants will be collected, used, stored, disclosed and corrected in accordance with the Privacy Act 1993. All entrants have the right to access their information and request for any personal information to be corrected.

**Exclusions**

The following persons are not eligible to win any prize:

Anyone under the age of 18 at the time of entering the Competition or Giveaway (unless otherwise stated).

Anyone not resident of New Zealand at the time of the prize draw.

Anyone who works for Legacy, their immediate family members or any agencies or companies associated with the Competition or Giveaway.

Legacy reserves the right to exclude any entrant from participating at its sole discretion. Legacy also reserves the right to refuse to award a prize to an entrant who is in breach of these Terms and Conditions, gained an unfair advantage in participating or won by using fraudulent means.

Legacy will not be liable for any loss, damage, costs (for instance incurred in accepting or redeeming a prize) or any injury whatsoever suffered by an entrant as a result of or in connection with the Competition or Giveaway, including any inability to enter, complete or continue the competition or giveaway due to equipment or technical malfunction.

Legacy reserves the right to amend or change these Terms and Conditions at any time at its sole discretion, including extending, postponing or cancelling the Competition or Giveaway.

These Terms and Conditions shall be governed by and construed in accordance with the laws of New Zealand and shall be subject to the non-exclusive jurisdiction of the New Zealand Courts.