Full Terms and Conditions

Eligibility

- 1. These terms and conditions include all instructions of how to take part in the FT Weekend Live Competition ("FT Competition"). By entering into the FT Competition, Participants agree to these terms and conditions and acknowledge that failure to comply with them may result in disqualification. No purchase is necessary to enter.
- 2. The FT Competition is open to residents of the UK only who are over 18 years of age. Directors, employees and immediate family members of employees of The Financial Times Limited ("FT"), its associated companies and agencies are not eligible to take part in the FT Competition.

Competition Period and Entry Requirements

- 3. The FT Competition commences on 20 July 2016 at 12:00 GMT and closes on 14 August 2016 at 23:59 (the "Competition Period").
- 4. There will be four (4) weekly competitions (each, a "Weekly Competition") during the Competition Period as follows:
 - (a) Week 1 commencing on Wednesday 20 July 2016 at 12:00 GMT and closing on Sunday 24 July 2016 at 23:59 GMT;
 - (b) Week 2 commencing on Wednesday 27 July 2016 at 12:00 GMT and closing on Sunday 31 July 2016 at 23:59 GMT;
 - (c) Week 3 commencing on Wednesday 3 August 2016 at 12:00 GMT and closing on Sunday 7 August 2016 at 23:59 GMT; and
 - (d) Week 4 commencing on Wednesday 10 August 2016 at 12:00 GMT and closing on Sunday 14 August 2016 at 23:59 GMT.
- 5. To enter the FT Competition, you must have internet access and an active Instagram account. If Participants do not have an Instagram account, they may open one (free of charge) at the following website: www.instagram.com. Participants must then go to the @financialtimeslive Instagram page and, if they have not done so already, follow @financialtimeslive by clicking on the 'follow' button.
- 6. To enter during any given Weekly Competition, Participants must post their own photograph reflective of the section of the FT Weekend newspaper which will be specified by the @financialtimeslive Instagram account for that Weekly Competition period.
- 7. Each entry in the Weekly Competition will be identified by members of the FT Judging Panel by way of its inclusion of the hashtag #FTWeekendLive in the description section for their image. The post must also be directed to the FT Live page by including @financialtimeslive in the description. Participants may enter as many times as they like, however incomplete entries will not be permitted and a Participant can only win a Weekly Competition once during the Competition Period.
- Please note that only Participants with a public Instagram account will be able to enter the FT Competition to win a Prize. Participants with protected Instagram accounts will not be eligible to enter.

Judging and Judging Panel

- 9. There will be one (1) winner chosen for each Weekly Competition ("Winner"). The Winners will be chosen by their creativity and adherence to the brief. The judging panel will draw a shortlist and select the overall winner on a weekly basis. The Winners will be chosen by FT on the following Monday after the close of each Weekly Competition. Application of the judging criteria to the entries will be at the judging panel's sole discretion. The judges' decisions are final and binding and no correspondence will be entered into. There is no element of chance in determining the Winners.
- 10. Entries must be original and strictly of the Participant's own creation. Entries must not have been entered in any other competitions. An entry must be complete in itself (i.e. not a fragment of a larger work). Entries must not be offensive or defamatory, as determined by the judging panel, and entries must not infringe the intellectual property or other rights of any third party. Any submission that isn't the intellectual property of the Participant shall

be disqualified, and by submitting their entries, Participants warrant that their entries do not violate the rights of any other person or entity.

11. FT reserves the right to exclude any entries which it considers, in its absolute discretion, are impractical or inappropriate.

Prize

- 12. Each Weekly Competition winner shall receive two (2) tickets to the FT Weekend Live event in London on Saturday 3 September 2016 ("**Prize**"). Travel to and from the event is not included in the Prize and must be arranged by the Winners.
- 13. The result of each Weekly Competition is final and no correspondence will be entered into. The Prizes are non-transferable, non-refundable and have no cash value if not used.

Notification of Winners

- 14. Each Winner shall be '@mentioned' by the @financialtimeslive Instagram account on the comments section underneath the winning photograph which was entered into the FT Competition. The Winners will also be notified by receiving a direct message from the @financialtimeslive Instagram account within two days of the judging taking place for each Weekly Competition.
- 15. FT shall notify the selected Winners by the Tuesday following the close of each Weekly Competition and provide details of how to claim the Prize. If the Prize is declined or unclaimed by the winner, or if the winner cannot be contacted from the details supplied within 3 business days of notification, a replacement winner may be chosen at the FT's discretion and will be notified by the FT. The original entry that was chosen will then be forfeited. All Winners are responsible for confirming a valid email address. FT will not be liable for any failure, delay or inability to contact a Winner.
- 16. The name of the winner will be available within 14 days of the close of the FT Competition, upon receipt by the Financial Times of a self-addressed envelope at the following address: The Financial Times, Number One, Southwark Bridge, London, SE1 9HL.
- 17. The winner may be required to complete and return an eligibility form stating their age and residency details.

Publicity

- 18. By entering the FT Competition, Participants give their consent (without further compensation or attribution) to FT (and others as may be authorised by FT) to use, reproduce, modify, print, publish, distribute and display their entries for any purpose.
- 19. By entering the FT Competition, the Winners agree to take part in any publicity relating to the FT Competition or FT Weekend newspaper by FT, if the winner is invited to do so, without further compensation.

General

- 20. The Prizes are non-transferable, non-refundable and the non-cash elements of the Prizes have no cash value if not used.
- 21. FT reserves the right to cancel, suspend or amend the FT Competition, or any part of it (including these Terms and Conditions) or change the Prize (to one of equivalent or greater value) as required by the circumstances in FT's sole discretion. FT reserves the right, in its sole discretion, to disqualify any individual who has not complied with the letter or the spirit of these Terms and Conditions. Any failure by FT to enforce any provision in these Terms and Conditions shall not constitute a waiver of that provision
- 22. FT cannot accept responsibility for or liability arising from Participants taking part in the FT Competition or for taking up the Prize. FT gives no warranty or guarantee in relation to the Prize and accepts no responsibility or liability for the Prize being amended by FT. To the fullest extent permissible by law, FT excludes liability for all loss, damage or claim arising as a result of the Participant's entry into the FT Competition or use of the Prize.
- 23. By entering and/or accepting the Prize, Participants and Winners agree to hold FT harmless for liability, damages or claims for injury or loss to any person or property, relating to or in part, directly or indirectly, participation in this FT Competition, or claims based on publicity rights, third party intellectual property rights, defamation or invasion of privacy.

- 24. These terms and conditions shall be governed by and construed in accordance with English law. Disputes arising in connection with this FT Competition shall be subject to the exclusive jurisdiction of the English courts.
- 25. This FT Competition is in no way sponsored, endorsed or administered by, or associated with Instagram.
- 26. Promoter: The Financial Times Ltd, Number One Southwark Bridge, London, SE1 9HL.