

## **Full Terms and Conditions**

### **Eligibility**

1. These terms and conditions include all instructions of how to take part in the How To Spend It ("HTSI") 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 2 August at 17:00 GMT and closes on 10 August 2016 at 23:59 GMT (the "**Competition Period**").
4. To enter the FT Competition, you must have internet access and an active Instagram, Facebook or Twitter account. If Participants do not have an Instagram, Twitter or Facebook account, they may open one (free of charge) at the following websites: [www.instagram.com](http://www.instagram.com), [www.twitter.com](http://www.twitter.com), [www.facebook.com](http://www.facebook.com) and if they have not done so already, follow and/or like the relevant HTSI accounts. <http://www.facebook.com>
5. To enter during any given day, Participants must either:
  - **Twitter**: retweet the @htsi competition post; or
  - **Facebook**: like the @FTHowToSpendIt competition post; or
  - **Instagram**: repost the @ft\_howtospendit competition picture (Instagram) on their own feed with the comment 'I want to win tickets to #FTWeekendLive' and including the hashtag #FTWeekendLive in the description section for the image.
6. Participants may enter as many times as they like, however incomplete entries will not be permitted.
7. Please note that only Participants with a public Instagram or Twitter account will be able to enter the FT Competition to win a Prize. Participants with protected Instagram or Twitter accounts will not be eligible to enter.

### **Judging and Judging Panel**

8. There will be ten (10) winners chosen for the Competition ("**Winners**"). The Winners will be picked at random by August 12..Application of the judging criteria to the entries will be at the judging panel's sole discretion. The results of the competition are final and binding and no correspondence will be entered into.
9. FT reserves the right to exclude any entries which it considers, in its absolute discretion are impractical or inappropriate.

### **Prize**

10. Each 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.
11. The Prizes are non-transferable, non-refundable and have no cash value if not used.

### **Notification of Winners**

12. Each Winner shall either be:
  - '@mentioned' by the @ft\_howtospendit Instagram account on the comments section underneath the winning photograph which was entered into the FT Competition.
  - Private messaged on Facebook.

- Private messaged on Twitter.
- 13. FT shall notify the selected Winners by the Friday following the close of the 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.
- 14. 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.
- 15. The winner may be required to complete and return an eligibility form stating their age and residency details.

#### **Publicity**

- 16. 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.
- 17. 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**
- 18. The Prizes are non-transferable, non-refundable and the non-cash elements of the Prizes have no cash value if not used.
- 19. 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
- 20. 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.
- 21. 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.
- 22. 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.
- 23. This FT Competition is in no way sponsored, endorsed or administered by, or associated with Instagram, Twitter or Facebook.
- 24. Promoter: The Financial Times Ltd, Number One Southwark Bridge, London, SE1 9HL.