

December 2016 E-zine insurance competition Terms & Conditions

1. The closing date for the competition is 31 January 2017.
2. Only one entry per insurance product per Virgin Money credit card customer.
3. Criteria for entry is to sms 'quote' to 31711 **and** obtain a valid home, auto and/or funeral insurance quote. If a quote is not completed or valid, no entry will be made into the competition draw.
4. Prize draw and competition is only open to Virgin Mobile Credit card holders.
5. The promotion is not open to any employees (and their families), their agents or related third parties who are directly connected with the administration of this competition.
6. The winner will be selected at random after the closing date by an independent auditor from all entries received. A valid Virgin Money Insurance quote serves as an entry into the draw. The judge's decision is final and no correspondence will be entered into.
7. The winner will be notified via call (using the cell number used to sms the shortcode). Following such notification, the winner will be required to send the Promoter full details of their physical address to which the Prize will be delivered.
8. If the Promoter cannot: (i) contact the winner (via the details provided at the date of entry) within a reasonable period of time (to be established at the Promoter's sole discretion); or (ii) the winner does not return details of its postal address to the Promoter within 14 days of notification that they have won the Prize, the Promoter reserves the right to re-draw a winner of the Promotion and thereafter until a winner on these terms is found.
9. Please allow 28 days for delivery of the Prize. The Promoter accepts no responsibility for the Prize being lost, damaged or delayed by the courier.
10. By entering the competition, you agree to have your name, details and photo published online or in future prize draws and competitions.