



Life+ Rewards from MetLife Customer Terms and Conditions

New MetLife customers who have agreed to participate in the MetLife Life+ Rewards promotion agree to these Terms and Conditions and will receive a unique redemption code via email allowing access to four rewards through a bespoke promotional website from MetLife.

Promoter: MetLife, Invicta House, Trafalgar Place, Brighton BN1 4FR (hereinafter referred to as "MetLife" or "the Promoter").

Administrator: TLC Marketing UK Ltd, 17a-19 Harcourt Street, London, W1H 4HF (hereinafter referred to as "TLC" or "the Administrator").

1. **Eligibility:** This rewards campaign is open to residents of The United Kingdom aged 18+ that have purchased a MultiProtect insurance product during the promotional period of 16th January 2019 to 10th April 2019 and make their first payment on the policy. Customers must have provided a valid email address and agree to the Terms and Conditions. This is valid for new MetLife customers only.
2. **Promotional Period:** Overall promotional period: 16th January 2019 to 10th April 2019. Eligible customers must redeem the unique redemption code sent to them via email by 30th April 2020. It would however be strongly advised that customers use their code as soon as they receive it to make the most of the rewards available to them.
3. **Entry:**
 - a. Following successful payment of the policy's first monthly premium, eligible customers will be emailed a unique redemption code and a link to the promotional website, www.lifeplusrewards.co.uk along with details of how to redeem their code and access their rewards. Internet access is therefore required using the latest versions of Chrome, Firefox, Safari or Edge. Customers using older web browsers will be asked to upgrade in order to access the site and redeem their rewards.
 - b. Customers, when prompted, must register with their unique redemption code and email address and can choose to set up a password so they can login on subsequent site visits. The email address must be the same email address provided to the adviser at the point of sale.
 - c. Once the unique redemption code and email address have been entered, customers will have until 30th April 2020 to redeem the four rewards available to them. After the 30th April 2020 all rewards will expire and customers will no longer be able to claim. This is with the exception of the hotels.com reward that will expire on the 15th January 2020.
4. **The rewards:** There are four rewards available to each eligible customer:
 - a. A 'days out pass' which entitles customers to unlimited discounted entry at hundreds of venues right across the UK until 30th April 2020.

- b. An online code giving three months premium access to The Mindfulness app, single use only, available until 30th April 2020. This means this benefit can be used only once.
 - c. An online code giving customers a free 21cm x 21cm softcover photobook at Cheerz.com, single use only, available until 30th April 2020. This means this benefit can be used only once.
 - d. Up to 5 online codes giving customers 10% off at Hotels.com. Customers must have booked by 31st December 2019 but can travel up until 15th January 2020.
5. For each reward, specific Terms and Conditions apply which can all be found on the Life+ Rewards website and form part of these Terms and Conditions.
6. Only 1 unique redemption code will be issued per new customer.
7. Customers are responsible for the security of their own redemption unique code. MetLife takes no responsibility for any lost, stolen or misused codes and resulting outcomes.
8. The Promoter and the Administrator reserve the right to require customers to provide further verification as to proof of purchase of their policy. In addition, the Promoter and the Administrator reserve the right to reject those customers which it considers, in its absolute discretion, are fraudulent or invalid.
9. Access to Life+ Rewards will be deemed invalid if (including but not limited to) the customer;
- a. Resides outside of The United Kingdom.
 - b. Has cancelled their MetLife policy; in this case, the unique code will be blocked from use, from the month following the cancellation of the policy.
 - c. Has not purchased a qualifying MetLife MultiProtect policy within the agreed promotional window.
 - d. Has not entered the unique code sent to them via email on the promotional website and validated their email address.
 - e. Has not redeemed their rewards by 30th April 2020, or 15th January 2020 in the case of Hotels.com.

Customers with invalid email addresses will not be contacted and the Promoter's decision is final, no correspondence will be entered into.

10. The Promoter and the Administrator reserve the right to replace any reward with one of equal or greater value in the event of unavailability due to circumstances beyond its control.
11. Rewards are not for re-sale, cannot be auctioned or exchanged and are not transferable or redeemable for cash. These rewards cannot be used in conjunction with any other offers.
12. If certain rewards are not suitable or of interest for the particular customer, these cannot be exchanged with an alternative promotion.
13. This promotion cannot be used in conjunction with any other offer, promotion or discount.

14. The terms of this campaign are as stated here and no other representations (written or verbal) shall apply. The Promoter reserves the right to cancel or amend these Terms and Conditions at any time without notice where it becomes necessary to do so.
15. All participants will be deemed to have accepted these Terms and Conditions.
16. Insofar as permitted by law, neither the Promoter nor the Administrator, nor its associated companies, will be responsible or liable to compensate the customer, or accept any liability, for any personal loss or injury occurring whilst using the Offer, neither can they guarantee the quality and/or availability of the services offered when using the Offer and cannot be held liable for any resulting personal loss or damage. Your statutory rights are unaffected.
17. Your data will be held in accordance with the Data Protection Act 2018 and in accordance with our privacy policy. The customer details will be passed onto the Administrator for the administration of the rewards only and for no other purpose.
18. This promotion is administered by TLC Marketing UK Ltd (TLC), PO Box 468, Swansea SA1 1RH. All correspondence regarding the rewards should be directed to "MetLife Life+ Rewards campaign", PO Box 468, Swansea SA1 1RH". If for any reason you encounter a problem, please call "TLC" on 0330 1242106 for assistance. Lines are open Monday – Friday 9.30am - 5.30pm, excluding Bank Holidays. Calls are charged at your local rate. Calls from mobiles and other network providers may vary. Alternatively, contact TLC (external agency) via the contact form on the promotional website.
19. The Promoter is not liable for any technical problems on the website preventing registration and does not guarantee continuous uninterrupted or secure access to the website. No responsibility will be accepted for any difficulties in entering or any entries delayed or corrupted, nor shall it or its licensors have any liability for damage caused by hostile software which may affect or infect your computer equipment or property as a result of browsing on the site.
20. If any of these clauses should be determined to be illegal, invalid or otherwise unenforceable then it shall be severed and deleted from these terms and conditions and the remaining clauses shall survive and remain in full force and effect.
21. These terms and conditions shall be exclusively governed by the laws of England and Wales and eligible customers irrevocably submit to the exclusive jurisdiction of the courts of England and Wales.
22. These Terms and Conditions prevail in the event of any conflict or inconsistency with any other communications, including advertising or promotional materials for the MetLife Life+ Rewards campaign.
23. Products and services are offered by MetLife Europe d.a.c. which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand.

MetLife Europe d.a.c. is a private company limited by shares and is registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at One Canada Square, Canary Wharf, London E14 5AA.

Branch registration number: BR008866. MetLife Europe d.a.c. (trading as MetLife) is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA). Details about the extent of our regulation by the FCA and PRA are available from us on request. www.metlife.co.uk

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