

# Money Smart Prize Draw

## Terms & Conditions

Terms and Conditions of the Promotion for MetLife Policyholders

1. To be eligible to receive a prize, you must:
  - a) be a resident of the United Kingdom;
  - b) be aged 18 years of age and over;
  - c) be a new customer who has taken out a MetLife MultiProtect policy between 6 September 2017 and 27 October 2017 (the “Policy”);
  - d) not be an employee of MetLife;
  - e) not be an existing MetLife Accident Protection policyholder;
  - f) have paid the first premium on the Policy; and
  - g) provide an up-to-date residential address.
2. The promotion is not open to existing MetLife Accident Protection or MultiProtect policyholders.
3. On the prize draw date, 1 December 2017, winners will be selected at random using a formula programmed into an excel spreadsheet.
4. If you have won a prize, you will receive a call from MetLife confirming that you have won, and a confirmation prize letter will be sent to the residential address you have provided to us.
5. Only one Money Smart confirmation prize letter will be issued per the selected new customers.
6. Details of how to redeem the prize can be found at the bottom of the confirmation prize letter.
7. In order for you to redeem your prize, internet access is required or a telephone line.
8. MetLife Europe d.a.c., U.K Branch (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.
9. For certain prizes, the Promoter may prompt your Financial Adviser to contact you where your prize has not been redeemed within three (3) weeks of the confirmation prize letter being sent by Red Letter Days.
10. The personal details submitted by participants will be used for the administration of the promotion and, subject to the Promoter contacting the participant and obtaining prior consent, may be used for promotional purposes.

11. It is assured that any personal data will be handled in accordance with the provisions of the Data Protection Act 1998, and any equivalent or replacement legislation (including any directly applicable European Union Laws).
12. The list of prizes overleaf is non-exhaustive and the Promoter reserves the right to vary the prizes at any time without notice.
13. Prizes allocated to customers can be given as gifts to someone else if the holiday prize has not been redeemed by the selected customer by calling or emailing the details provided at the bottom of the confirmation prize letter. Customers are not able to gift their prize once it has been redeemed.
14. If certain prizes are not suitable for the particular customer, they will be able to exchange the particular prize from a list of alternative prizes of the same value when they email or call the relevant contact to claim their prize.
15. Customers will not be able to exchange prizes where they have received a confirmation email.
16. There is no cash alternative.
17. If the Orlando prize is not suitable for the particular customer chosen, they will be able to exchange the prize from a list of alternative holidays of the same value, when they email or call the relevant contact to claim their prize. The customer will not be permitted to exchange this particular prize for a lifestyle shopping voucher.
18. This promotion cannot be used in conjunction with any other offer, promotion or discount.
19. The promotion is not open to employees of the Promoter or any companies within the Promoter's group.
20. 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.
21. All participants will be deemed to have accepted these Terms and Conditions.
22. The Promoter's decision is final and no correspondence will be entered into.
23. Any question concerning the legal interpretation of these Terms and Conditions will be based on English law and the Courts of England will have exclusive jurisdiction to resolve any dispute of whatever nature arising out of or relating to these terms.

The below prizes are available to win in varying quantities (50 prizes in total)

**Orlando, USA** - 5 nights at Disney Animal Kingdom Lodge for 4 people. Double pool view room (room only basis). Return airport transfers in Orlando. Return flights from London in economy incl. 1 piece luggage per person. Return airport transfers in Orlando. Ultimate Disney ticket giving access to all Disney theme parks and 2 water parks for duration of stay. Prize value: £10,000

**Dubrovnik, Croatia** - 3 nights in a five star hotel with breakfast for 4 people. Return flights London Gatwick / Dubrovnik with Easyjet, including seats and luggage. Return private taxi. Luxury dining boat trip to Villa Ruza Kolocep Restaurant. Private tour to Plitvice Lakes National Park. Rafting on the Tara River. Prize value: £6,000

**Ljubljana, Slovenia** - 3 nights in a 5 star hotel junior suite with breakfast for 4 people. Return flights London Gatwick to Ljubljana with Easyjet, including seating and luggage. Return private taxi. One dinner at local fine dining restaurant. Bled and Postojna day tour including Predjama Castle. Venice day trip. Prize value: £5,200

**Any Centreparks** - 3 nights in a 4 bedroom exclusive games lodge for 4 people. Dinner at onsite restaurant. Activity credit. Prize value: £4,200

**New York, USA** - 4 nights in a 4 star hotel (room only) for 2 people. Return flights from London in economy including airport tax. Return airport transfers in New York. Dinner on one evening in a restaurant. Bateaux New York dinner cruise. Prize value: £3,320

**Dubai, UAE** - 3 night's accommodation in a 5\* hotel including breakfast for 2 people. Return direct flights in economy from London including airport tax. Return private airport transfers. Al Sahara desert dining experience. 15 minute helicopter flight. Prize value: £3,000

**Moscow, Russia** - 4 nights in a 4 star hotel with breakfast for 2 people. Return flights London Heathrow / Moscow Airport with British Airways, including luggage. Return private taxi. 3 course traditional Russian lunch with Russian vodka and classical ballet evening. Private walking tour of Moscow including The Kremlin and Red Square. Prize value: £2,500

**Monte Carlo, Monaco** - 3 nights' accommodation in a 4 star hotel, including breakfast for two people. Return flights in economy from UK. Airport transfers in Monaco. 1 x dinner. Monaco hop on hop off tour. Prize value: £1,900

**Barcelona, Spain** - 3 nights' accommodation in 4 star hotel including breakfast for 2 people. Return flights in economy from UK. Return airport transfer in Barcelona. Dinner on 2 x evenings. FC Barcelona football stadium tour and museum. Prize value: £1,850

**Port Lympne, Kent UK** - 1 night's accommodation for 4 people with a close up animal encounter with some of the most endangered species on the planet. Prize value: £1,200

**Lifestyle - shop till you drop** vouchers from Red Letter Days which can be used at over 100 top UK retailers plus 1000's of restaurants & pubs. Vouchers available in the below amounts and quantities:

5 x £1,000 vouchers

10 x £500 vouchers

25 x £250 vouchers

[metlife.co.uk/multiprotect](http://metlife.co.uk/multiprotect)

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