

AIA Australia

Win a trip to London Promotion

Conditions of entry



WE'RE
FOR LIFE

Promoter	AIA Australia Limited (ABN 79 004 837 861, AFSL 230043) (AIA), Level 6, 509 St Kilda Road Melbourne Vic 3004. Phone: (03) 9009 4800.
Entry Restrictions	<p>Open only to Australian citizens and permanent residents currently residing in Australia and New Zealand citizens living and working permanently in Australia who:</p> <ul style="list-style-type: none">• are aged 18 or over;• are not existing AIA Vitality members; and• are able to take the prize in November 2017 on dates to be confirmed by the Promoter to coincide with the applicable Tottenham Hotspur game (prize dates subject to change in line with changes to English Premier League fixtures). <p>Directors, officers, managers, employees, contractors and other staff members of AIA or financial advisers, para planners, support staff or employees of financial planning businesses, licensees, aggregators, or platforms involved in distributing AIA's products or any other agencies or companies that are associated with the competition (and the immediate families of such individuals) are ineligible to enter.</p>
Policy Application Period	<p>12.01am (local time) on 29/05/17 to 11.59pm (local time) on 4/08/17.</p> <p>This is the time period during which the Promoter must receive the Eligible Policy Application.</p>
Competition Period	12.01am (local time) on 29/05/17 to 11.59pm (local time) on 03/09/17.
Entry Method	<p>To receive an entry into the draw, entrants must,</p> <p>During the Policy Application Period:</p> <ol style="list-style-type: none">submit, and the Promoter must receive, an Eligible Policy Application; <p>AND before the end of the Competition Period:</p> <ol style="list-style-type: none">receive from AIA confirmation that their Eligible Policy has been issued (please note, AIA will use commercially practicable efforts to issue Eligible Policies during the Competition Period, however we cannot guarantee that the Eligible Policy will be issued on any particular date);follow the instructions provided by AIA to activate their new AIA Vitality membership, including by accepting the AIA Vitality Terms and Conditions and by providing any additional details requested by the Promoter;the new AIA Vitality member must fully complete and submit the AIA Vitality Health Review, either through the AIA Vitality website (aiavitality.com.au) or the AIA Vitality mobile app.
Eligible Policy Application	<p>To be eligible to enter the competition, individuals who comply with the Entry Restrictions must, during the Policy Application Period, submit an application for any new AIA Lump Sum (LS) or Income Protection (IP) policy and an AIA Vitality membership via a participating financial adviser of a participating licensee, participating aggregator or participating platform, including:</p> <ol style="list-style-type: none">any Priority Protection Policy with AIA Vitality; orany Priority Protection for Platform Investors Policy with AIA Vitality, but not including any Excluded Policies.

Excluded Policies	<p>The following policy types are not valid for entry in to the competition:</p> <ul style="list-style-type: none"> a) MaxLife, Priority Protection Express or Professional Insurance Portfolio (DPM) policies; or b) any cancelled, reinstated or replaced policies or existing policies that were applied for outside of the Policy Application Period, or applied for during the Policy Application Period and issued outside of the Competition Period (including any new AIA Vitality membership associated with one of these policies).
Draw Details	11am (AEST) on 06/09/17 at Corrs Chambers Westgarth, 567 Collins Street, Melbourne VIC 3000.
Winner Determination	The first valid entry randomly drawn from all valid entries received during the Competition Period will win the prize. The Prize will be awarded to the AIA Vitality member (the life insured), provided that individual meets the Entry Restrictions.
Prize Details	<p>The prize is a return trip to London for the winning AIA Vitality member (the life insured, provided that individual meets the Entry Restrictions) and one companion (of any age) including tickets to a Tottenham Hotspur game valued at up to \$18,500 (inc GST) depending on the winner's point of departure.</p> <p>See paragraph 6 for full prize details and conditions.</p> <p>The prize must be taken in November 2017 on dates to be confirmed by the Promoter to coincide with the relevant Tottenham Hotspur match. Dates are subject to change in line with changes to the English Premier League fixtures.</p>
Prize Pool	The total prize pool is valued at up to \$18,500 (inc GST) depending on the winner's point of departure.
Entry Limits	Entrants are limited to one entry per AIA Vitality member (the life insured).
Winner Notification and Publication	The winner will be notified by phone and in writing within two days of the draw and their name and state/territory of residence will be published on http://www.aia.com.au/en/adviser/business-growth-hub/adviser-news/competition-terms-and-conditions.html for a period of 28 days.
Prize Claim Date and Time	<p>Prize must be claimed by 5pm (AEST) on 14/09/17.</p> <p>The winner must confirm they (and their travel companion) are able to take the prize and will be required to provide the Promoter with such further information and assistance as required for the purposes of issuing the prize and confirming travel arrangements (including in connection with booking flights, accommodation and tickets).</p>
Unclaimed Prize Draw Details	11am (AEST) on 15/09/17 at the same location as the original draw.
Unclaimed Prize Draw Winner Notification and Publication	Any winner in the Unclaimed Prize Draw will be notified by phone and in writing within two days of the Unclaimed Prize Draw and their name and state/territory of residence will be published on http://www.aia.com.au/en/adviser/business-growth-hub/adviser-news/competition-terms-and-conditions.html for a period of 28 days.
Permit Numbers	Authorised under NSW Permit No. LTPS/17/13577 ACT Permit No. TP17/00803 and SA Licence No. T17/747.

- 1 Information regarding prizes and how to enter forms part of these conditions. By entering, entrants accept these conditions.
 - 2 The competition will be conducted during the Competition Period.
 - 3 Entries must be received during the Competition Period. Entries are deemed to be received at the time they are received by the Promoter and not at the time of submission by the entrant. The Promoter has no control over communications networks and is not liable for any problems associated with them due to traffic congestion, technical malfunction or otherwise. The Promoter is not liable for any consequences of user error including (without limitation) costs incurred. Entrants who enter using multiple phone numbers or aliases may be disqualified. Consumers are responsible for their own costs associated with accessing the Internet. Automatically generated entries may be disqualified.
 - 4 The Promoter is not liable for inaccurate, late, lost, incomplete, misdirected, incorrectly submitted, delayed or illegible entries, correspondence or claims for prizes due to error, omission, tampering, theft, destruction or otherwise.
 - 5 The draw will be conducted at the time, on the date and at the location as stated in the Draw Details.
 - 6 The prize is a trip for the winner and one companion to London, England on dates to be determined by the Promoter in November 2017 which consists of:
 - return economy class airfares (including airfare taxes) for the winner and their companion from the winner's nearest Australian capital city to London valued up to \$8000 (inc GST) depending on the winner's point of departure.
 - 7 nights' accommodation (twin share) in a minimum four star hotel (as determined by the Promoter) for the winner and their companion valued up to \$5000 (inc GST);
 - Airport transfers to and from the hotel in London valued up to \$500 (inc GST);
 - Two tickets (one for the winner and one for their companion) to a Premier League Tottenham Hotspur match on a date to be confirmed by the Promoter for each of the winner and their companion valued up to \$3000 (inc GST), subject to ticket availability;
 - AU \$2000 spending money for the winner only.
- Flights, activities and accommodation are subject to booking and availability. All other costs associated with the prize, including but not limited to any additional transfer costs, meals, additional taxes, insurance and other ancillary costs are the responsibility of the winner and his/her companion, as incurred. The winner and their companion must depart and return at the same time. The prize is subject to any additional terms and conditions specified by the prize supplier/s including terms and conditions of airline and accommodation providers, and any conditions of entry into the football stadium (including but not limited to behaviour requirements and applicable dress codes). The winner and their companion are responsible for ensuring that they have all necessary documents to travel to London, including a current passport and any visas that may be required.
- 7 The winner will be notified in accordance with the Winner Notification and Publication section of these conditions. By entering this competition, each entrant requests that his or her full address not be published. The Promoter may also publish the winner's details via its social media channels and newsletters.
 - 8 The winner (and their companion) must, at the Promoter's request, participate in all promotional activity (such as publicity and photography) surrounding this competition, their entry or the awarding and winning of the prize, free of charge. They consent to the Promoter (and any third party acting on its behalf) without compensation using, reproducing, publishing and broadcasting their names, images and remarks (including in any photograph, voice, sound or film recording) in any print and electronic media (such as internet websites, social media, news publications) and grant the Promoter an irrevocable and transferrable license in any relevant intellectual property owned by the winner (and their companion) for this purpose.
 - 9 The Promoter may require the winner to provide proof of identity, proof of age and proof of residency. Identification considered suitable for verification is at the Promoter's discretion.
 - 10 If a winning entry is deemed not to comply with these conditions of entry, including if the winner is unable to take the prize (including being able to attend the Tottenham Hotspur match) on the dates specified by the Promoter, the entry will be discarded and a new winner of that prize will be determined by drawing a further valid entry in accordance with paragraph 5.

- 11 The Promoter may, in its sole discretion, disqualify all entries from, and prohibit further participation in this competition by, any person (including without limitation the winner or their companion) who tampers with or benefits from any tampering with the entry process or with the operation of the competition or acts in violation of these conditions, acts in a disruptive manner or acts with the intent or effect of annoying, abusing, threatening or harassing any other person or behaves in a manner which may diminish the good name or reputation of the Promoter or any of its related bodies corporate or the agencies or companies associated with this competition, is contrary to law or is otherwise inappropriate. The winner is fully responsible for the acts and omissions of their companion and the Promoter may, in its sole discretion, disqualify all entries from, and prohibit further participation in this competition by, the winner and their companion if their companion breaches these conditions, whether or not legally bound by them.
- 12 The Promoter may in its absolute discretion cancel the prize or otherwise cease to provide any benefit of the prize to the winner (and their companion) if the winner (or their companion), in the opinion of the Promoter, is under the influence of alcohol or any other drug, behaves aggressively or offensively, or behaves in a manner which may diminish the good name or reputation of the Promoter or any of its related bodies corporate or the agencies or companies associated with this competition, is contrary to law or is otherwise inappropriate.
- 13 The Promoter's decision is final and no correspondence will be entered into.
- 14 The prize is not transferable or exchangeable and (except where cash is specified) cannot be redeemed for cash. If for any reason the winner or their companion does not take an element of the prize at the time stipulated by the Promoter then that element of the prize will be forfeited and cash will not be supplied instead. The Promoter accepts no responsibility for any variation in prize value. If the prize or any element of the prize is unavailable for any reason, the Promoter may substitute for that prize or element of that prize another item of equal or higher value as determined by the Promoter, subject to the approval of the relevant gaming authorities if required.
- 15 Notwithstanding paragraph 14, if the applicable Tottenham Hotspur match is abandoned, called off or postponed for any reason beyond the Promoter's control, the winner and their companion forfeit the tickets to the game and no cash or alternative tickets will be substituted for that component of the prize. The winner (and their companion) will still receive all other components of the prize provided that the prize must still be taken on the dates specified by the Promoter.
- 16 If the prize has not been accepted or claimed in accordance with the Prize Claim Date and Time or if, after making all reasonable attempts, the Promoter cannot contact the drawn winner (or the drawn winner does not contact the Promoter) by the Prize Claim Date and Time, the relevant winner's entry will be deemed invalid and the Promoter will conduct such further draws in accordance with the Unclaimed Prize Draw Details as are necessary to distribute the prize, subject to any requirements of the relevant gaming authorities. Any winner in this draw will be notified as stated in the Unclaimed Prize Draw Winner Notification and Publication.
- 17 The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury, illness or death which is suffered or sustained (whether or not arising from any person's negligence) in connection with this competition or accepting or using any prize, except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law). Nothing in these conditions restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
- 18 The Promoter may communicate or advertise this competition using Facebook and various other social media channels. The competition is in no way sponsored, endorsed or administered by, or associated with, Facebook. Entrants are providing their information to the Promoter and not to Facebook. Each entrant completely releases Facebook from any and all liability. Entrants must comply with the Social Media House Rules (available at <http://resources.aia.com.au/rs/aiaaustralia1/images/AIA-Australia-Social-Media-House-Rules.pdf>).
- 19 As a condition of accepting or participating in any prize the winner's companion accepts these conditions.
- 20 If for any reason any aspect of this competition is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the reasonable control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the competition, or invalidate any affected entries, subject to the approval of the relevant gaming authorities if required.

- 21 The Promoter is not liable for any tax implications arising from prize winnings. Independent financial advice should be sought. Where this competition involves, for GST purposes, supplies being made for non-monetary consideration, entrants will follow the Australian Taxation Office's stated view that where the parties are at arm's length, goods and services exchanged are of equal GST inclusive market values.
- 22 All entries will be the property of the Promoter. The information entrants provide will be used by the Promoter for the purpose of assessing and issuing Eligible Policy Applications and conducting this competition. Entrants confirm that they (and, if relevant, their companion), have read and consent to the collection, use (including handling and storage) and disclosure of personal and sensitive information (**Personal Information**) in the manner described in the Privacy Policy of the Promoter (located at aia.com.au) (including exchanging their Personal Information with third parties located in Australia and overseas) and agree that the Promoter may update its Privacy Policy from time to time and that any personal and sensitive information held by the Promoter will be governed by its most current Privacy Policy. The Promoter may collect entrants' or their companions' Personal Information (including through its contractors or agents) or disclose entrants' or their companions' Personal Information to its related companies, contractors and agents to assist in conducting this competition, storing data or communicating with entrants or their companions. Those disclosures may include disclosures to organisations in overseas locations. By entering this competition, entrants consent to the storage of their Personal Information by the Promoter and the Promoter may use this information for future competition and marketing purposes regarding its products, including contacting the entrant via electronic messaging. The Promoter is bound by the Privacy Principles in the Privacy Act 1988 (Cth). The Promoter's Privacy Policy, located at aia.com.au, contains information about:
- how entrants or their companions can seek access to the personal information the Promoter holds about them and seek the correction of such information; and
 - how entrants or their companions can complain about a privacy breach and how the Promoter will deal with such a complaint.
- 23 The information contained in these conditions is of a general nature only and has been prepared without taking into account factors like your objectives, financial situation or needs. Before making any decision or recommendation you should consider the appropriateness of the information, having regard to these factors to the relevant individual. Before deciding to submit an Eligible Policy Application (or deciding to acquire such products), consider the relevant product disclosure statement available at aia.com.au.