



## Competitions

### First Ireland General Competition Terms & Conditions

1. These terms and conditions apply to all competitions run by First Ireland unless otherwise stated.
2. In order to enter any competition, customers must correctly undertake the task set or answer the question correctly as the case may be. Competitions are only open to those people identified as being permitted to enter or requested to enter as the case may be. Competitions are not open to First Ireland employees, agents, contractors or sub-contractors - or their families.
3. Customers entering any competition will be deemed to have accepted these terms and conditions.
4. Entries must be strictly in accordance with these terms and conditions and any other conditions in the messaging or promotions around such competition or they will be invalid. One entry is permitted per person. Entries from agents/third parties are invalid.
5. First Ireland accepts no responsibility or liability for entries or information relating to entries that are lost.
6. First Ireland will pick the winning entry or entries at random from valid entries received. The decision is final and no correspondence will be entered into.
7. Any prize is as stated in any messaging or promotions advertising such competition. No cash or other alternative will be offered and prizes are non-transferable.
8. First Ireland reserves the right at its sole discretion to alter any prize or substitute the prize with cash to the same value for any reason and without notification. In the event that the winner declines the prize awarded to him/her or First Ireland is unable to contact the winner after reasonable efforts have been made, First Ireland may award the prize to another entrant, selected at random.
9. By accepting the prize, the winner grants First Ireland the right to use and publish his/her name and picture in such media as First Ireland may choose (including but not limited to the internet) for advertising and promotional purposes without additional consideration.
10. First Ireland is excluded from liability for any loss, damage or injury which might occur to the winner or any other person with whom the winner shares or gives the prize.
11. By entering any competition you agree that First Ireland may contact you with updates on relevant insurance products and/or services via email, SMS, telephone or any other manner. Should you wish to be removed from the contact list, please do not hesitate to contact us.

First Ireland reserves the right to suspend or terminate the competition or amend these terms and conditions at any time for any valid, technical or commercial reason.