

Valentine's Day Photo Competition



MiWayMTB Valentine's Day Photo Competition Rules

Definitions:

1. MiWayMTB is a MiWay Insurance Ltd enterprise. When using the terms "MiWayMTB" and "MiWay", it is understood that both terms imply MiWay Insurance Ltd which is a part of MiWay Group Holdings and includes its subsidiaries.
2. By "competition", we mean the MiWayMTB Valentine's Day Competition which can be entered organically through the MiWayMTB Facebook page, or non-organically through the MiWay MTB website.
3. By "MTB", we mean mountain biking which is an outdoor sport for all genders.
4. By "Photo", we mean MTB-related photo content which you have the rights to distribute.
5. By "affiliates", we mean business partners of MiWay who supply a service or product.
6. By "participants", we mean entrants – i.e. people who have entered the competition.
7. By "The MiWay Facebook Team", we mean the judges/ jury who decides who the list of finalists will be. This broadly includes, but may not be limited to employees in the marketing department at MiWay.
8. By "submission phase", we mean the 1st phase of the competition where participants can submit their photo via the Competition tab on the MiWayMTB Facebook page for entry into the competition.
9. By "judging phase", we mean the 2nd phase of the competition where the judges decide who will be the winner/s. During this time the submission phase is over and entries are closed.
10. By "winner/s", we mean the last phase of the competition where a winner is announced. This is based on photo/s we deem worthy of winning the prize, which best uphold the theme of the competition.

Who is permitted to enter this competition?

1. Participants must be over 18 years of age and reside in South Africa, as well as have a valid South African banking account in order for MiWay to pay the prize money over to them.
2. No person employed at MiWay, their direct family members or MiWay affiliates are permitted to enter the competition.
3. Participants may or may not be fans of the MiWayMTB Facebook fan page in order to participate.

What process will this competition follow?

1. Submission Phase - 14 February 2012 – 20 February 2012: entrants submit photo entries.

2. Judging Phase – 21 February 2012: The MiWay Facebook Team reviews the entries. The winner/s is/are selected at MiWay's discretion based on the content, taking into account factors such as (but not limited to) quality, relevance, entertainment interest, and so forth.
3. Winner/s will be announced by MiWay on 21 February 2012 via the Facebook page.

Terms & Conditions

1. This is a MiWay initiative and this competition is in no way sponsored, endorsed or administered by, or associated with, Facebook.
2. Participants provide information to MiWay and not to Facebook.
3. Participants understand that by uploading content to this competition:
 - a. They confirm that they are the original owner of the material having full rights to release the content, and are not infringing on any existing copyrights.
 - b. It is for public viewing.
 - c. That MiWay will not be held responsible for any loss and/or harm resulting from the video upload nor the competition, directly or indirectly.
 - d. That MiWay owns the rights to publish, broadcast and/or share the content without asking for the consent of the persons featured in this video.
4. MiWay reserves the right to change the time/ dates/ length/ duration of the competition at its sole discretion and these are subject to change at any time.
5. MiWay reserves the right to remove and/or delete any uploaded content at its sole discretion, should the content be deemed harmful, unlawful, and illegal or not in keeping with MiWay's brand, values or business interests or Facebook page's moderation policy.
6. MiWay reserves the right to disqualify participants, or winners at its sole discretion at any time in the competition should they contravene the competition rules.
7. The MiWay Facebook Team's decision is final with regards to winner/s, and no correspondence may be entered into.

Privacy and security policy

MiWay values the importance of protecting the user's personal information and as such subscribes to the principles, outlined in Section 51 of the Electronic Communications and Transactions Act 2002. This Act governs the individual's right to have their personal information kept private.

Personal information for the purpose of this privacy policy means all information specific to the user that is provided to MiWay via the internet or any other channel.

MiWay values the information the user chooses to provide and will take reasonable steps to protect the personal information from loss, misuse or unauthorised alteration.

MiWay has the highest regard for the privacy of its customers/ fans and will use personal information only as appropriate in the normal course of business to provide the products and services requested. MiWay will also use the information to positively identify the user when same contacts MiWay online. MiWay does not permit the selling or providing of personal information to third parties for independent use. MiWay may however share information with their business partners if that information is required to provide the product or service requested by the user. Our business partners will adhere to using such information only as directed by MiWay.

The user has a right to see its own personal information that MiWay keeps about the user by following the procedures available in the MiWay Section 51 Manual in terms of the Promotion of Access to Information Act, available from the MiWay website, subject to the fees applicable. The user must contact MiWay if he/she is concerned that any of the information MiWay holds on him/her is incorrect.

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