



RESEARCH
IN FINANCE

Research in Finance Terms and Conditions – Private Investor Study 2014

1. The promoter is: Research in Finance (company no.8441324) whose registered office is at 80 Coleman Street, London EC2R 5BJ.
2. Employees of Research in Finance, TrustNet and Morningstar or their family members or anyone else connected in any way with the competition or helping to set up the competition shall not be permitted to enter the competition.
3. There is no entry fee and no purchase necessary to enter this competition.
4. Route to entry for the competition and details of how to enter are via email invitation and survey <http://www.surveygizmo.com/s3/1834678/6edbae375c86>
5. Closing date for entry will be 15th December 2014. After this date no further entries to the competition will be permitted.
6. No responsibility can be accepted for entries not received for whatever reason.
7. The rules of the competition and the prize for each winner are as follows:
8. The promoter reserves the right to cancel or amend the competition and these terms and conditions without notice in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. Any changes to the competition will be notified to entrants as soon as possible by the promoter.
9. The promoter is not responsible for inaccurate prize details supplied to any entrant by any third party connected with this competition.
10. No cash alternative to the prizes will be offered. The prizes are not transferable. Prizes are subject to availability and we reserve the right to substitute any prize with another of equivalent value without giving notice.
11. Winners will be chosen at random by an independent adjudicator or panel of judges appointed by the Promoter.
12. The winners will be notified by email and/or letter within 28 days of the closing date. If the winners cannot be contacted or do not claim the prize within 14 days of notification, we reserve the right to withdraw the prize from the winner and pick a replacement winner.
14. The promoter's decision in respect of all matters to do with the competition will be final and no correspondence will be entered into.
15. By entering this competition, an entrant is indicating his/her agreement to be bound by these terms and conditions.
16. The competition and these terms and conditions will be governed by English law and any disputes will be subject to the exclusive jurisdiction of the courts of England.
17. The winner agrees to the use of his/her name in any publicity material. Any personal data relating to the winner or any other entrants will be used solely in accordance with current UK data protection legislation and will not be disclosed to a third party without the entrant's prior consent.



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18. The winner's name will be available 28 days after closing date by sending a stamped addressed envelope to the following address: Research in Finance, 80 Coleman Street, London EC2R 5BJ.

19. Entry into the competition will be deemed as acceptance of these terms and conditions.

20. This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook, Twitter or any other Social Network. You are providing your information to Research in Finance and not to any other party. The information provided will be used in conjunction with the Privacy Policy found at <http://www.surveygizmo.com/s3/1834678/6edbae375c86>