

TERMS AND CONDITIONS

1. The prize draw (the "Prize Draw") is open to people aged 18 and over who provide their email address after completing the survey.
2. Entrants into the Prize Draw shall be deemed to have accepted these Terms and Conditions.
3. By submitting your personal information you agree to receive emails from Rubicon Media/Commercial Risk containing information that we think may interest you. You will be given the opportunity to unsubscribe on every email that we send.
4. To enter the Prize Draw you must complete the online or paper survey form and submit your name and email address. No purchase is necessary. If you have any questions about how to enter or in connection with the Prize Draw, please e-mail us at enquiries@commercialriskonline.com mentioning 'Africa Survey 2018' in the title.
5. Only one entry per person. If you have filled out a paper entry, your online entry will not be counted. Entries on behalf of another person will not be accepted and joint submissions are not allowed.
6. Rubicon Media/Commercial Risk accepts no responsibility is taken for entries that are lost, delayed, misdirected or incomplete or cannot be delivered or entered for any technical or other reason.
7. The closing date of the Prize Draw is 23:59 on 27 April 2018. Entries received outside this time period will not be considered.
8. One winner will be chosen from a random draw of entries received in accordance with these Terms and Conditions. The draw will be performed by a random process. The draw will take place on 30 April 2018.
9. The prize includes a return economy flight to the European location of an industry event hosted by Rubicon Media/Commercial Risk, three nights' bed and breakfast accommodation at a venue chosen by Rubicon Media/Commercial Risk, transport to and from the airport, and lunch on the day of the conference. Any necessary passport, visa and additional costs will be borne by the winner. Rubicon Media/Commercial Risk will provide supporting letters for any visa applications that are necessary.
10. The choice of locations will be made available to the winner once event venues have been confirmed by Rubicon Media/Commercial Risk. The flight will be booked by Rubicon Media/Commercial Risk, and the departure and return destination will be the same airport. If the winner wishes to

depart from and return to different destinations and the cost of these flights are greater, then the winner will bear the cost of any difference in price.

11. Rubicon Media/Commercial Risk accepts no responsibility for any costs associated with the prize, except those outlined in points x and x above.
12. The winner will be notified by email on or shortly after 31 April 2018 and must provide a postal address to claim their prize. If a winner does not respond to Rubicon Media/Commercial Risk within 7 days of being notified by Rubicon Media/Commercial Risk, then the winner's prize will be forfeited and Rubicon Media/Commercial Risk shall be entitled to select another winner in accordance with the process described above (and that winner will have to respond to notification of their win within 7 days or else they will also forfeit their prize). If a winner rejects their prize or the entry is invalid or in breach of these Terms and Conditions, the winner's prize will be forfeited and Rubicon Media/Commercial Risk shall be entitled to select another winner.
13. The name and country of the winner can be obtained after 18 May 2018 by emailing enquiries@commercialriskonline.com.
14. The prize is non-exchangeable, non-transferable, and is not redeemable for cash or other prizes.
15. The winner may be required to take part in promotional activity related to the Prize Draw and the winner shall participate in such activity on Rubicon Media/Commercial Risk's reasonable request. The winner consents to the use by Rubicon Media/Commercial Risk and its related companies, both before and after the closing date of the Prize Draw for an unlimited time, of the winner's photograph and name for publicity purposes (in any medium, including still photographs and films, and on the internet, including any websites hosted by Rubicon Media and its related companies) and in advertising, marketing or promotional material without additional compensation or prior notice and, in entering the Prize Draw, all entrants consent to the same.
16. Rubicon Media/Commercial Risk shall use and take care of any personal information you supply in accordance with data protection legislation. By entering the Prize Draw, you agree to the collection, retention, usage and distribution of your personal information in order to process and contact you about your Prize Draw entry, and for the purposes outlined in paragraph xx above.
17. Rubicon Media/Commercial Risk accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred

or suffered by you as a result of entering the Prize Draw or accepting the prize. GNM further disclaims liability for any injury or damage to your or any other person's computer relating to or resulting from participation in or downloading any materials in connection with the Prize Draw. Nothing in these Terms and Conditions shall exclude the liability of Rubicon Media/Commercial Risk for death, personal injury, fraud or fraudulent misrepresentation as a result of its negligence.

18. Rubicon Media/Commercial Risk reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, this Prize Draw with or without prior notice due to reasons outside its control (including, without limitation, in the case of anticipated, suspected or actual fraud). The decision of Rubicon Media/Commercial Risk in all matters under its control is final and binding and no correspondence will be entered into.
19. Rubicon Media/Commercial Risk shall not be liable for any failure to comply with its obligations where the failure is caused by something outside its reasonable control. Such circumstances shall include, but not be limited to, weather conditions, fire, flood, hurricane, strike, industrial dispute, war, hostilities, political unrest, riots, civil commotion, inevitable accidents, supervening legislation or any other circumstances amounting to force majeure.
20. Rubicon Media/Commercial Risk The Prize Draw will be governed by English law and entrants to the Prize Draw submit to the exclusive jurisdiction of the English courts.
21. Promoter: Rubicon Media Ltd, Unit 5 Parsonage Farm
Business Centre, Church Street, Ticehurst, East Sussex, TN5
7DL, United Kingdom