



## HSBC AdventureVerse 2023 (the “Campaign”) Terms and Conditions

The organiser of the Campaign is HSBC Bank (Singapore) Limited (“we” or “us”).

**BEFORE PARTICIPATING IN THE CAMPAIGN, YOU SHOULD READ THESE TERMS AND CONDITIONS (THE “CAMPAIGN TERMS”) CAREFULLY.**

**By participating in the Campaign, you agree to be bound by the Agreement (as defined below) and our privacy policy (a copy of which is available at <https://www.hsbc.com.sg/privacy-statement/>) (“Privacy Policy”).**

### Part A: General Terms and Conditions

#### 1. Application of Terms and Conditions

1.1 The Campaign Terms apply to the Campaign together with:

- 1.1.1 the terms and conditions that apply to any account or service you can access using the HSBC Singapore app (the “**Mobile Banking Terms**”);
- 1.1.2 our terms and conditions that apply to any account or service you can access using HSBC Singapore internet banking (the “**Internet Banking Terms**”); and
- 1.1.3 any other terms and conditions that we may notify you,

(all of the terms and conditions mentioned in this Clause 1.1 shall collectively be referred to as the “**Agreement**”).

1.2 In the event of any conflict or inconsistency between (i) these Campaign Terms, and (ii) the Mobile Banking Terms and the Internet Banking Terms, in respect of this Campaign, the Campaign Terms and Conditions shall apply to the extent of the conflict or inconsistency.

1.3 A reference to a date or time of day in the Campaign Terms is a reference to Singapore date and time (GMT +0800).

#### 2. Your Personal Data

2.1 We may collect your personal information such as your name, residential address, e-mail address and mobile number (collectively, your “**Personal Data**”), for the purposes of your participation in the Campaign. We are responsible for keeping your Personal Data safe and processing it in compliance with applicable laws, regulations and relevant HSBC internal policies.

2.2 By providing your Personal Data to us and/or the HSBC Group, you agree and consent to us, HSBC Group as well as their respective agents and authorised service providers collecting, using, disclosing and/or sharing your Personal Data for the purposes of your participation in the Campaign (including facilitation of the redemption of Prizes (if any)), and in the manner set forth in the Privacy Policy. “**HSBC Group**” includes us, our affiliates, subsidiaries and related corporations, including without limitation, HSBC Life (Singapore) Pte. Ltd., HSBC Global Asset Management (Singapore) Limited and

The Hongkong and Shanghai Banking Corporation Limited, Singapore branch.

- 2.3 By participating in the Campaign, you agree and consent to us, as well as our respective agents and authorised service providers collecting, using, disclosing and/or sharing your username, submissions/entries, photographs or audio-video or any other recordings of you taken at or made in connection with your participation in this Campaign, for or in connection with our publicity and/or advertising materials across all media and platforms in connection with this Campaign, including, without limitation, our printed publications, presentations, promotional materials and on our websites, whether in its original or any edited format.
- 2.4 Please review the Privacy Policy to learn how we collect, store, use and share your Personal Data.
- 2.5 If you have other queries, please use our chat services available on our HSBC Singapore App or Online Banking. Our Virtual Assistant, YAS, will be with you at all times and our chat agents are available from 9:00 a.m. to 9:00 p.m. daily.

### 3. **Non-solicitation**

This document is not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any investment or securities nor shall it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The specific investment objectives, personal situation and particular needs of any person have not been taken into consideration. You should therefore not rely on it as investment advice. You may wish to seek advice from a financial consultant before making a commitment to purchase a product. In the event that you choose not to seek advice from a financial consultant, you should consider whether the product in question is suitable for you.

### 4. **Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

### 5. **Processing of Instructions**

We shall be entitled to a reasonable period of time to process instructions and may not complete any placement / transaction on the same day of receipt of a customer's instruction. We shall not be liable for any loss or damage resulting from any such delay in effecting instructions or transactions.

### 6. **Miscellaneous**

- 6.1 We may, at our discretion, vary, delete or add to any of the Campaign Terms, including but not limited to varying the Campaign Period (as defined below), or cancel the Campaign at any time without prior notice or assuming any liability to any Eligible Participants or any other persons.
- 6.2 Our decision on all matters pertaining to HSBC AdventureVerse (including any dispute arising from the points system, prizes (if any), rewards (if any), clues (if any), or any information transmitted by us in relation to HSBC AdventureVerse), or interpretation of these Campaign Terms is final and binding on all parties.

- 6.3 A person who is not a party to the Campaign Terms shall have no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any of its terms.
- 6.4 Our delay or failure to enforce any right or provision of the Campaign Terms will not be considered a waiver of such right or provision. The waiver of any such right or provision will be effective only if in writing and signed by our duly authorized representative.
- 6.5 We may transfer all or any of our rights under the Agreement to a company affiliated with us or to any other party. You may not transfer your rights or obligations under the Agreement to anyone else.
- 6.6 If any term or provision of the Campaign Terms is invalid, illegal, or unenforceable in any jurisdiction, such invalidity, illegality, or unenforceability shall not affect any other term or provision of the Campaign Terms or invalidate or render unenforceable such term or provision in any other jurisdiction.
- 6.5 All provisions of the Campaign Terms which in order to give effect to their meaning need to survive the termination of the Agreement shall remain in full force and effect after termination, including, without limitation, Clauses 6, 7, 14 and 15. Notwithstanding such termination, the relevant Eligible Participant shall continue to be bound by the Campaign Terms to the extent that they relate to any of his/her obligations or liabilities which remain to be performed or discharged.

## **7. Governing Law and Jurisdiction**

The Campaign Terms and the Deposit Insurance Scheme are governed by the laws of the Republic of Singapore and the parties submit to the exclusive jurisdiction of the courts of Singapore.

## Part B: Specific Terms and Conditions relating to the Campaign

### 8. What is the purpose of this Campaign?

8.1 HSBC AdventureVerse is an educational game to raise awareness on financial fitness and conscious living.

### 9. How long will the Campaign be for?

9.1 The Campaign is valid from 09 November 2023 to 13 December 2023 (both dates inclusive), or such other date(s) as may be determined by us at our discretion ("**Campaign Period**").

### 10. Who can participate in the Campaign?

10.1 The Campaign is open to persons who fulfil all of the following requirements (such persons, "**Eligible Participants**" and each, an "**Eligible Participant**"):

10.1.1 be at least 21 years old or older; and

10.1.2 be a Singapore citizen or a permanent resident of Singapore, with a permanent residential address in Singapore, for (i) the entire duration of the Campaign Period and (ii) the entire duration thereafter up to and including the date of redemption or collection of any Reward or Prize (if applicable).

10.2 We reserve the right to determine at its discretion whether any person is eligible to participate in the Campaign and/or whether such person has met all of the relevant requirements under the Campaign Terms.

10.3 The Campaign is strictly not valid with other offers or promotions unless otherwise stated.

10.4 There is no participation fee payable for participating in HSBC AdventureVerse.

### 11. What prizes or rewards can Eligible Participants win through participation in the Campaign?

11.1 There are two types of rewards/prizes which Eligible Participants can win through their participation in the Campaign:

(i) In-game rewards (refer to Clause 11.2 below for more details); and

(ii) Grand Prizes (refer to Clause 11.3 below for more details).

#### 11.2 In-game rewards (collectively, the "**Rewards**" and each, a "**Reward**")

(i) An Eligible Participant may be entitled to win a Reward, upon his/her successful completion of certain milestones within HSBC AdventureVerse. The Rewards will be distributed randomly and in the manner set out in Table 1 below:

**Table 1 – In-game rewards (Rewards)**

Reward	Number of Rewards Available
S\$5 Grab Voucher	100 vouchers will be distributed each day on a random basis to 100 Eligible Participants (out of the first 1,000 Eligible Participants) who successfully complete certain milestones within HSBC AdventureVerse
15% OFF selected CASETiFY merchandise	50 voucher codes will be distributed each day on a random basis to 50 Eligible Participants (out of the first 1,000 Eligible Participants) who successfully complete certain milestones within HSBC AdventureVerse
Anglo Indian Cafe & Bar 1-For-1 Main Course/House Beverage/Bottle of House Wine	Available for redemption only if this has not been previously redeemed via ENTERTAINER with HSBC SG App.  The offer is only available via the ENTERTAINER with HSBC SG App. Valid till 30 December 2023. For more information and full terms and conditions, visit <a href="https://hsbc.com.sg/entertainer">hsbc.com.sg/entertainer</a> .
Bangkok Jam 1-For-1 Main menu item	Available for redemption only if this has not been previously redeemed via ENTERTAINER with HSBC App.  The offer is only available via the ENTERTAINER with HSBC App. Valid till 30 December 2023. For more information and full terms and conditions, visit <a href="https://hsbc.com.sg/entertainer">hsbc.com.sg/entertainer</a> .
Beyond Pancakes 1-for-1 Main Course	Available for redemption only if this has not been previously redeemed via ENTERTAINER with HSBC App.  The offer is only available via the ENTERTAINER with HSBC App. Valid till 30 December 2023. For more information and full terms and conditions, visit <a href="https://hsbc.com.sg/entertainer">hsbc.com.sg/entertainer</a> .
Brotzeit German Bier Bar & Restaurant 1-for-1 The Sound of Brotzeit, Sausages, Schnitzels or Classics	Available for redemption only if this has not been previously redeemed via ENTERTAINER with HSBC App.  The offer is only available via the ENTERTAINER with HSBC App. Valid till 30 December 2023. For more information and full terms and conditions,

Reward	Number of Rewards Available
	visit <a href="https://hsbc.com.sg/entertainer">hsbc.com.sg/entertainer</a> .
Harry's 1-For-1 Main Course / House Beverage / Cocktail	Available for redemption only if this has not been previously redeemed via ENTERTAINER with HSBC App.  The offer is only available via the ENTERTAINER with HSBC App. Valid till 30 December 2023. For more information and full terms and conditions, visit <a href="https://hsbc.com.sg/entertainer">hsbc.com.sg/entertainer</a> .

- (ii) Rewards distributed in the form of voucher codes will only be displayed **once** on the screen of the device which the relevant Eligible Participant uses to access HSBC AdventureVerse. The relevant Eligible Participant is solely responsible for ensuring that he/she notes down the accurate unique alphanumeric voucher code displayed on his/her device screen to facilitate the redemption of the relevant Reward.
- (iii) We will not entertain any queries on voucher codes, and shall not be liable for any lost, incomplete or erroneous voucher codes which an Eligible Participant may have recorded during his/her participation in HSBC AdventureVerse.
- (iv) We are not obliged to inform any Eligible Participant when the daily maximum number of Rewards (if any) have been distributed.

### 11.3 Grand Prizes (collectively, the “Prizes” and each, a “Prize”)

- (i) Subject to fulfilment of the conditions set out in this Clause 11.3, the top 10 Eligible Participants who score the highest points in HSBC AdventureVerse at the end of the Campaign Period will be entitled to win the Prizes as set out in Table 2 below:

**Table 2 - Grand Prizes (Prizes)**

Game position	Prize
1st	14-inch MacBook Pro computer
2 <sup>nd</sup>	iPhone 15 Pro 256GB mobile digital device
3 <sup>rd</sup>	Dyson Airzone
4 <sup>th</sup>	Apple Watch Series 8 wrist wearable device
5 <sup>th</sup>	Samsonite luggage
6 <sup>th</sup>	Nintendo Switch OLED
7 <sup>th</sup> and 8 <sup>th</sup>	S\$200 MORSELS Restaurant Dining Voucher
9 <sup>th</sup> and 10 <sup>th</sup>	S\$100 Grab Voucher

*\*Apple, Apple Watch, iPhone and MacBook Pro are trademarks of Apple Inc.*

- (ii) To qualify for a chance to win a Prize as set out in Table 2 above, an Eligible Participant will need to fulfil all of the following criteria:
  - (a) register his/her interest by submitting their personal contact details via an electronic registration form in the format prescribed by us (“**E-Form**”). Such E-Form will only be made available upon the relevant Eligible Participant’s successful completion of the entire game journey within HSBC AdventureVerse (by visiting 4 islands within the game and restoring life to the MotherTree);
  - (b) participate in the final quiz on the 5<sup>th</sup> island which will be issued upon the relevant Eligible Participant’s successful completion of the entire game journey within HSBC AdventureVerse. Eligible Participants will be scored on how quickly and accurately they have completed the final quiz. Each wrong answer will add 8 seconds to the Eligible Participant’s total time for completion of the quiz. Each monolith unlocked on an island will improve the Eligible Participant’s end scores by 250 milliseconds; and
  - (c) be one of the top 10 Eligible Participants who score the highest points in the HSBC AdventureVerse game journey at the end of the Campaign Period. In the event that 2 or more Eligible Participants have the same scores, the Eligible Participant who has submitted his/her score earlier or earliest (as the case may be) will be ranked higher on the leaderboard.
- (iii) The relevant Eligible Participant shall ensure the E-Form is duly completed in the prescribed format without any error. All registration documents submitted in a format other than our prescribed format and all E-Forms with inaccurate information or typographical error(s) shall be rejected by us for purposes of its determination of the winners of the Prizes.
- (iv) Upon the relevant Eligible Participant’s submission of the E-Form, an acknowledgement of registration will be displayed on his/her device screen. This acknowledgement does not entitle the relevant Eligible Participant to win a Prize.
- (v) Each Eligible Participant shall, subject to his/her fulfilment of all the conditions set out in this Clause 11.3, stand a chance to win a maximum of one Prize under the Campaign. For the avoidance of doubt, an Eligible Participant who has won a Reward can still qualify for the chance to win a Prize, provided that such Eligible Participant meets all requisite conditions.
- (vi) We will tabulate the results at the end of the Campaign Period after we determine in our discretion that the criteria under this Campaign have been met, barring any unforeseen technical delays.
- (vii) The rankings of the Eligible Participants as displayed on the leader board in HSBC AdventureVerse are not indicative of the final points received by the Eligible Participants and are not final or conclusive.

11.4 The Rewards and Prizes are not exchangeable for any other items, cash, reward points, credit or kind in all cases of equivalent value, whether in whole or in part.

11.5 We reserve the right, at its discretion to:



- (i) determine whether an Eligible Participant has met all of the relevant requirements in order to qualify for the chance to win a Reward or Prize;
- (ii) determine the number of points scored by an Eligible Participant in HSBC AdventureVerse;
- (iii) disqualify an Eligible Participant from a chance to win a Reward or Prize at any time and without providing a reason or any notice to the Eligible Participant;
- (iv) change any of the Reward or Prize allocation mechanics, without giving prior notice or reason; and
- (v) vary, withdraw or substitute any Reward(s) and/or Prize(s) with other item(s) of similar value without prior notice.

11.6 The Eligible Participants agree and acknowledge that all electronic communications made pursuant to their participation in the Campaign shall be given legal effect, validity, and enforceability and shall have, between the parties thereto, comparable evidential value to that accorded to a signed written document.



**Part C: Terms and Conditions governing the Redemption of Rewards or Collection of Prizes**

12. **How does an Eligible Participant know he/she has won a Prize?**
- 12.1 An Eligible Participant who has won a Prize (the “**Prize Winner**”) will receive a Short Message Service (“**SMS**”) from us within 7 calendar days after 19 January 2024. The SMS will be sent to the Prize Winner’s phone number as reflected in the submitted records during the game. The SMS will set out the details on the collection process, including the location from which the Prize Winner can collect the Prize and the period by which the Prize is to be collected.
- 12.2 The Prize Winner shall bear all costs in connection with the collection of the Prize.
- 12.3 SMS is dependent on the relevant network service providers. We shall not be liable for any non-receipt of, or delay in the transmission or receipt of, any SMS by any person.
- 12.4 The use of the Prizes is subject to the terms and conditions of the merchants providing the relevant products and/or services, if any. Please refer to the respective merchants for details. We are not a supplier of the products and/or services provided by the merchant(s) involved in this Campaign and shall not be liable for any losses, injury, harm or damages suffered or incurred by an Eligible Participant in respect of any of the Rewards, Prizes, products and/or services.
- 12.5 There will be no replacement of lost, defaced, damaged or stolen Reward(s) or Prize(s) after issuance of such.
- 12.6 For 7th Prize and 8th Prize, use of the MORSELS Restaurant dining e-voucher will be subject to the terms and conditions of the restaurant (<http://www.morsels.com.sg/>). Use of the dining e-voucher is subject to the terms and conditions of the merchant providing the relevant products and/or services. The dining e-voucher is only valid for one-time use, and only for a period of 6 months from date of issue and there will be no extension nor replacement / refund of the dining e-vouchers allowed. Reservations must be made at least 1-day in advance and is subject to availability. The dining e-voucher is not to be used for commercial or resale purpose, in conjunction with other loyalty programs, discounts, promotions or offers.
- 12.7 For the 9th Prize to 10<sup>th</sup> Prize, use of the GRAB e-vouchers will be subject to the terms and conditions of the merchant. Use of the GRAB e-voucher is subject to the terms and conditions of the merchant providing the relevant products and/or services. The GRAB e-voucher is digital only, non-refundable and non-exchangeable, available only for one-time use. Please refer to this link (<https://www.grab.com/sg/terms-policies/transport-delivery-logistics/>) for full terms of service.
- 12.8 Top 10 prizes will need to be physically redeemed or collected at Ogilvy & Mather (Singapore) Pte Ltd’s office at 71 Robinson Road #07-01, Singapore 068895 during the redemption period as may be stipulated by us or the relevant merchant.
- 12.9 The relevant Eligible Participant who has been determined by us as a winner of a Prize (a “**Winner**” and collectively, “**Winners**”) must collect the prize within thirty (30) calendar days of being contacted by us. If no response is received by 25 February 2024, the Eligible Participant will no longer be eligible for the relevant Prize and relevant Prize will be forfeited.
- 12.10 We shall have the right to publish the name initials and surnames of each Winner as well as the last



4 digits of their mobile number on the HSBC Singapore public website within 7 calendar days after 19 January 2024. By providing your Personal Data and submitting the E-Form to us, you agree and consent to us collecting, using, disclosing and/or sharing your Personal Data for the purposes of publication of the results of the Campaign (which shall include the identities of the Winners) for the minimum prescribed period of 2 months under the relevant provisions of the Gambling Control (Trade and Other Promotional Games and Lotteries – Class Licence) Order 2022.

- 12.11 Each Eligible Participant agrees that their submitted E-Form must not contain profanities and must not be vulgar or discriminatory in nature. All E-Forms that do not meet the qualifying criteria stated in these Campaign Terms, or are deemed vulgar or discriminatory by us, will be disqualified.

## Part D: Terms and Conditions governing HSBC AdventureVerse

### 13. Access to HSBC AdventureVerse

13.1 In the event that an Eligible Participant is in breach of any of the terms of the Agreement or the Campaign Terms (including, but not limited to, Clause 13.2 below), we may take any of the following actions:

- (i) disqualify such Eligible Participant from participating in the Campaign; and/or
- (ii) remove or terminate such Eligible Participant's entitlement to win a Reward or a Prize.

13.2 The Eligible Participants must not do any of the following:

- (i) make commercial use of any information, content, materials or data within HSBC AdventureVerse (including sale of any of such information, content, materials or data to any third party);
- (ii) create, display, advertise, market, promote, distribute, or sell any derivative works from the unique digital artwork of various design elements of the HSBC AdventureVerse (including, but not limited to, the characters, avatars, TreePets™, the island themes) created for us (the "**Digital Artwork**");
- (iii) use any of the Digital Artwork for the purpose of offering, selling, or trading on any third party marketplace, exchange, platform or application; and
- (iv) obstruct, injure, or otherwise harass other Eligible Participants and/or our employees or engage in any improper conduct in their participation in HSBC AdventureVerse.

13.3 Each Eligible Participant acknowledges that he/she does not own the creative work in the Digital Artwork nor HSBC AdventureVerse. All rights, title, and interests (including all copyrights, trade marks, service marks, trade names and any other intellectual property rights) in HSBC AdventureVerse and the Digital Artwork are our and/or our licensors' properties (as the case may be).

13.4 Each Eligible Participant's access to HSBC AdventureVerse and/or the Digital Artwork does not grant him/her ownership of or any other rights with respect to any information, content, code, data, or other materials that he/she may access on or through HSBC AdventureVerse.

13.6 All information on <https://www.hsbc.com.sg/sustainability/promotions/adventureverse/> is accurate at the time of publishing or posting online.

### 14. Risks in relation to the use of the website on which HSBC AdventureVerse is hosted

14.1 The website on which HSBC AdventureVerse is hosted (the "**Site**") is intended for those who access it from within Singapore. We cannot guarantee that the Site or the information thereon complies with law or regulation of other countries/regions or is appropriate for use, in other places.

- 14.2 You are wholly responsible for use of the Site by any person using your computer and you must ensure that any such person complies with the terms and conditions of the Site. The information provided on the Site is not intended for distribution to, or use by, any person in any jurisdiction where such distribution or use would be contrary to law or regulation. This site should not be regarded as an offer or solicitation to sell investments or make deposits in any country/region to any person to whom it is unlawful to make such an invitation or solicitation in such country/region.
- 14.3 We do not offer financial services or products through its use and operation of the Site. Products or services featured on the Site do not constitute an offer or recommendation of any products or services provided by any of the HSBC Group members. The information provided on the Site is not intended for distribution to, or use by, any person in any jurisdiction where such distribution or use would be contrary to law or regulation. The Site should not be considered as communicating any invitation or inducement to engage in banking or investment activity or any offer to buy or sell any securities or other instruments in any jurisdiction where we are not licensed or authorised to perform such activities.
- 14.4 No representation is given that any securities, products, or services discussed in or accessible through the Site are suitable for you or any particular person. You acknowledge that your use of the Site and any requests for information you have made as a result of visiting the Site have not been solicited by us or any of our affiliates and that the provision of any information through the Site shall not constitute or be considered investment or financial advice.
- 14.5 The information contained in the pages of the Site is not intended to provide professional advice. Persons accessing these pages should obtain appropriate professional advice when necessary.
- 14.6 We and other parties own the trademarks, logos and service marks displayed on the Site. These may not be used without our or the owner's written permission (as the case may be).
- 14.7 Materials on the Site are protected by copyright. No part of these materials may be modified, reproduced, stored in a retrieval system, transmitted, copied, distributed or used in any other way for commercial or public purposes without our prior written consent.
- 14.8 Whilst every care has been taken in preparing the information materials contained in the Site, such information and materials are provided "as is" without warranty of any kind, either express or implied. In particular, no warranty regarding non-infringement, security, accuracy, fitness for a purpose or freedom from computer viruses is given in connection with such information and materials.
- 14.9 We or any other HSBC Group member are not responsible for the contents available on, or the set-up of, any other websites linked to the Site. Access to and use of such other websites is at your own risk and subject to any terms and conditions applicable to such access/use. By providing hyperlinks to other websites, we shall not be deemed to endorse, recommend, approve, guarantee or introduce any third parties or the service/products they provide on their web site, or have any form of cooperation with such third parties and web sites. We are not a party to any contractual arrangements entered into between you and the provider of the external website unless otherwise expressly specified or agreed to by us.
- 14.10 We do not represent or warrant that the Site will be available and meet your requirements, that access will not be interrupted, that there will be no delays, failures, errors or omissions or loss of transmitted information, that no viruses or other contaminating or destructive properties will be transmitted or that

no damage will occur to your computer system. You have sole responsibility for adequate protection and back up of data and/or equipment and for undertaking reasonable and appropriate precautions to scan for computer viruses or other destructive properties.

14.11 Due to the nature of the Internet transactions may be subject to interruption, transmission blackout, delayed transmission and incorrect data transmission. We are not liable for malfunctions in communications facilities not under its control that may affect the accuracy or timeliness of messages and documents you send. By transmitting documentation over the Internet you acknowledge and accept the risks inherent with this method of submission.

14.12 We make no warranty, whether expressly or impliedly, on the following:

- (i) that any hints (if any), clues (if any), rewards (if any), prizes (if any), clarifications and/or other communication given with reference or in relation to HSBC AdventureVerse will be error-free and/or uninterrupted;
- (ii) that the content or any functions within the Site will be uninterrupted or error-free or that such Site is free of any viruses and/or other harmful elements; and
- (iii) as to any harm arising from accessing any information or material through the Site or social media platforms, including and without limitation to harm caused by viruses or similar contamination or destructive features, whether or not known.

14.13 We shall not be liable for any losses or damage or any other consequences suffered or incurred by an Eligible Participant or any person in connection with the Campaign, howsoever arising, including any breakdown or malfunction in any computer system or equipment resulting from access to the Site or otherwise, or arising from or in connection with any of the matters set out in this Clause 14.

## 15. **Our responsibilities**

15.1 To the maximum extent permitted by applicable mandatory law, we will not be liable to you for any loss or damage, whether in contract, tort, negligence, breach of statutory duty, or otherwise and howsoever arising, even if foreseeable, arising under or in connection with your participating in the Campaign including your use of, or inability to use, the Reward(s) and/or Prize(s).