



ECS Contest Terms & Conditions

Terms and Conditions:

1. This “Win an Digi Camera Contest” (the “Contest”) is being conducted by Max New York Life Insurance Company Limited (“MNYL”) and is valid from April 13, 2009 to 30th April 2009 (the “Contest Period”).
2. To participate in the Contest you need to answer the question mentioned below and also opt for payment of premiums on your policy on ECS mode:

Answer full form of “ECS”:

- A. Electronic Clearing Status;
 - B. Electronic Clearing System;
 - C. Electric Clear System
- SMS your Answer: ECS Space <A/B/C> to 5616155

3. SMS correct answer to 5616155
4. This Contest is open only to Indian Nationals residing in India above 18 years of age. Employees, Directors or their relatives and family members of MNYL are not eligible to participate in the contest.
5. Winners to the Contest will be selected amongst all the correct entries received by MNYL during the Contest Period. The selection will be based on a random selection by a computer, which will generate random winners. The decision of MNYL will be final, binding and non-contestable.
6. The winner will win a single prize – Digital Camera. MNYL will not bear any responsibility for transporting the prize to the respective winner. The prize(s) will be non-transferable, non-refundable and cannot be exchanged/redeemed for cash.
7. The prizes to the winners shall be given subject to the production of all such documents (such as identity proof, valid address proof, etc.) as requested by MNYL at the MNYL branch informed to the winners.

8. To the extent permitted by law, MNYL makes no representations or warranties as to the quality, suitability or merchantability of any prize. MNYL accepts no responsibility for any variation in the model of the prize shown.
9. MNYL reserves the right to disqualify any participant for tampering with the entry process, providing misleading documentation; acting in violation of these terms and conditions.
10. The Contest is subject to Force Majeure conditions and MNYL shall bear no responsibility for cancellation or postponement of Contest.
11. Any dispute arising out of this activity shall be subject to jurisdiction of courts in Delhi only.
12. Participation in this Contest shall mean acceptance of all the terms and conditions.