

Milford International Women's Day Competition

These Terms and Conditions govern the Milford International Women's Day promotion. By entering, you accept these Terms and Conditions.

1. **Promoter:** Milford Asset Management Limited is the promoter (**Promoter**).
2. **Entry Period:** 8am on 8 March 2026 – 5pm on 30 March 2026.
3. **Eligibility:** Only New Zealand residents who are living in New Zealand for the duration of the promotion can enter. If you are under the age of 18, you must get approval from your parent/guardian before you enter and if you are under 18 on the date the Prize is awarded, it will be awarded to your parent or guardian. By approving your participation or accepting any Prize on your behalf, your parent or guardian accepts these Terms and Conditions. Staff and other personnel (and their immediate family members) of the Promoter are not eligible to enter the promotion and their entries will be disqualified.
4. **Entry instructions:** To enter, you must, during the Entry Period, visit the Promoter's Instagram page and tag a friend in a comment. Accessible here:
<https://www.instagram.com/milfordasset/>
5. **Number of winners:** There will be one (1) Prize winner.
6. **Winner determination:** The winner will be an eligible person who has tagged a friend in the comment section of the International Women's Day promotional post, and is randomly selected by the Promoter in their sole discretion. The winner will be determined after 5pm on 30 March 2026. The Promoter's decision regarding the winner of the Prize will be final and binding.
7. **Prize:** The prize consists of a Limited Edition NZ-made Luxury Weekender 2026 with a total Recommended Retail Price of approximately NZ\$699. There will be one Prize available.
8. **Entry limits:** You can only enter once.
9. **Winner notification:** The winner will be notified by email or phone within *ten (10)* business days of determination.
10. **Unclaimed Prizes:** If a winner is not reasonably able to be contacted, and/or has otherwise not accepted or claimed the Prize within *twenty (20)* days of the winner being determined, the Prize may be forfeited and another winner will be selected by the Promoter based on the same entry criteria (i.e a person who has commented and tagged a friend under the International Women's Day promotional post).

Collection and use of personal information:

11. The Promoter collects personal information about you in order to conduct and manage the promotion, including to award any Prizes. If you do not provide the required personal information, you may not be able to participate.

12. The Promoter's Privacy Policy available at <https://milfordasset.com/privacy-policy> is incorporated into the Terms and Conditions, and provides further information about: (a) how you can seek access to the personal information the Promoter holds and seek the correction of such information; and (b)

how you can complain about any breach of privacy and how the Promoter will deal with such a complaint.

13. By entering, you consent to the Promoter using your name and/or photo, should you win, in any reasonable promotional or advertising activity, including on the Promoter's website at milfordasset.com, the Promoter's Instagram page, and in any other forum that the Promoter considers appropriate. You agree to grant the Promoter a perpetual and irrevocable license to do so without compensation to you.

General terms:

14. The Promoter is not liable for entries, Prize claims or correspondence that are incomplete, delayed, lost, illegible or incorrectly submitted. Prizes cannot be transferred or exchanged nor redeemed for cash. The Promoter may substitute the Prize or any option of the Prize with an alternative item of equal or higher value, should the Prize become unavailable for any reason.

15. Prizes must be taken as and when offered or will be forfeited. If the Prize is forfeited, the Promoter will not be liable. Prizes will only be delivered to addresses in New Zealand.

16. You are responsible for all unspecified costs relating to the Prize, including insurance, additional taxes, and any costs associated with the ongoing use of a Prize. Winners should seek independent financial advice in relation to any tax payable in relation to the Prize.

17. If you or your entry fail to comply with these Terms and Conditions or any other conditions imposed by the Promoter [or the relevant supplier of the Prize], your entry may be discarded and/or the Prize may be cancelled or withdrawn, and the Promoter will not be liable. The Promoter may, at any time, require you to produce documentation to establish to the Promoter's satisfaction the validity of your entry.

18. You must not:

(a) tamper in any way with the entry process;

(b) engage in any disruptive, threatening, abusive or harassing conduct;

(c) do anything that may diminish the goodwill or harm the reputation of the Promoter or any of its related entities or its agents associated with this promotion;

(d) breach these Terms and Conditions and/or any applicable law; or

(e) engage in any conduct calculated to jeopardise the fair and proper running of the promotion.

18. If the Promoter or its agent cannot run the promotion as set out in these Terms and Conditions, the Promoter or its agent may extend the Entry Period or postpone or cancel the Prize selection. If so, a notice will be posted on the Promoter's Instagram page.

19. If any dispute relating to this promotion arises between you and the Promoter, the Promoter will take reasonable steps to resolve your concerns, taking into account any information you provide, and to respond to your concerns fairly within a reasonable time. In all other respects, the Promoter's decision in connection with all aspects of this promotion is final.

20. These Terms and Conditions do not, nor do they purport to, limit, exclude or modify any non-excludable statutory guarantees provided under the New Zealand Consumer Guarantees Act 1993 or any other warranties (whether express or implied) under any legislation which cannot be excluded (**Non-Excludable Guarantees**).

21. Except for any liability that cannot be excluded by law including the Non-Excludable Guarantees, the Promoter (including its officers, employees and agents) excludes all liability, for any direct, indirect, special or consequential loss, damage or injury (including loss of opportunity and any personal injury, whether physical or mental) arising in any way out of the Prize selection or acceptance or use of any Prize, and including any loss of, damage to, or delay in delivery of the Prize.

21. This promotion is in no way sponsored, endorsed or administered by, or associated with Coast New Zealand, or the NZ Polo Open.