

# Bond Vigilantes Quiz

## Terms and Conditions

**No purchase is necessary to enter the competition.**

### Competition entry

- To enter the competition, answers must be submitted by 5 November 2009, 10am. Only one entry person is permitted.
- Entrants will be deemed to have accepted these rules and agreed to be bound by them by entering this competition.
- No responsibility can be accepted for entries lost before or after delivery. Multiple, illegible or incomplete entries will be deemed invalid. Proof of sending will not be accepted as proof of delivery.
- Entry into the competition is open to all. Employees (and their immediate families) of M&G Securities Limited (the 'Promoter'), associated companies and their agents, are not eligible to win the prize.

### Winner selection and notification

- The winner will be selected at random from all correct eligible entries.
- The Promoter will notify the winner by 6 November 2009. If the prize is declined or if the prize winner cannot be contacted from the details supplied, a supplementary winner may be drawn at the Promoter's discretion. The original entry that was drawn will then be forfeited.
- Unless requested by the winner to the contrary, M&G may publish the winner's surname and places of business for promotional purposes.
- The Promoter's decision is final and no correspondence will be entered into.

### The Prize

- There is one prize: A book, This Time is Different: Eight Centuries of Financial Folly by Carmen Reinhart and Ken Rogoff.
- The prize is subject to availability.
- The prize is non-transferable and no alternative prize or cash alternative will be offered.

### Competition information

- The Promoter is M&G Securities Limited. Laurence Pountney Hill, London EC4R 0HH.
- To the fullest extent that may be excluded by the law, M&G Securities Limited accept no responsibility for, or liability arising from, participants taking part in the competition.
- The Promoter reserves the right to cancel or amend the terms of this promotion without notice or liability.
- The promotion shall be governed by English Law.

