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1. **The Promoter**

The promoter is: Bud Financial Inc, incorporated in the State of Delaware, 108 Lakeland Avenue, in the City of Dover, County of Kent, zip code 19901.

1. **The competition**
	1. The title of the competition is “Bud's Money20/20 Step Count Challenge”.
	2. Entrants register with the Promoter to join the competition (either in advance on the Promoter’s website or during the Money20/20 conference), with a prize awarded to the individual who has taken the most steps in one day (as demonstrated by a photo or screenshot from their phone/exercise tracker/other step counting device) on any day during the Money20/20 conference between the Opening Date and the Closing Date.
	3. By entering the competition, you agree to be added to the Promoter’s email newsletter list, but you may unsubscribe at any time.
2. **How to enter**
	1. The competition will run from 00:00 PDT on 27 October 2024 (the "**Opening Date**") to 11:59 PDT on 29 October 2024 (the "**Closing Date**") inclusive.
	2. All competition entries must be received by the Promoter by no later than 12:00 PDT on 1 November 2024 on the Closing Date. All competition entries received after the Closing Date are automatically disqualified.
	3. To enter the competition, enter the competition online by submitting the online entry form provided by the Promoter by Closing Date.
	4. No purchase necessary and there is no charge to register for use of the website.
	5. The Promoter will **not** accept:
		1. responsibility for competition entries that are lost, mislaid, damaged or delayed in transit, regardless of cause, including, for example, as a result of any postal failure, equipment failure, technical malfunction, systems, satellite, network, server, computer hardware or software failure of any kind; or
		2. proof of posting or transmission as proof of receipt of entry to the competition.
	6. By submitting a competition entry, you are agreeing to be bound by these terms and conditions.
	7. A winner will be chosen by a panel of judges. The decision of the panel of judges (acting reasonably) will be final.
3. **Eligibility**
	1. The competition is only open to anyone aged 18 years or over, **except**:
		1. employees of the Promoter or its holding or subsidiary companies;
		2. employees of agents or suppliers of the Promoter or its holding or subsidiary companies, who are professionally connected with the competition or its administration; or
		3. members of the immediate families or households of (a) and (b) above.
	2. In entering the competition, you confirm that you are eligible to do so and eligible to claim any prize you may win. The Promoter may require you to provide proof that you are eligible to enter the competition.
	3. The Promoter will not accept competition entries that are:
		1. automatically generated by computer or created by artificial intelligence (including but not limited to chatbots such as ChatGPT or similar software applications);
		2. completed by third parties or in bulk;
		3. illegible, have been altered, reconstructed, forged or tampered with;
		4. photocopies and not originals; or
		5. incomplete.
	4. There is a limit of one entry per person.
	5. The Promoter reserves all rights to disqualify you if your conduct is contrary to the spirit or intention of the prize competition.
	6. Competition entries cannot be returned.
4. **The prize**
	1. The prize is a $200 voucher for sneakers and one voucher is available to be won.
	2. Prizes are subject to availability. There is no cash alternative for the prize.
	3. The prize is not negotiable or transferable.
5. **Winners**
	1. The decision of the Promoteris final and no correspondence or discussion will be entered into.
	2. The Promoter will contact the winner personally as soon as practicable after the Announcement Date, using the email address provided with the competition entry. The Promoter will not amend any contact information once the competition entry form has been submitted.
6. **Claiming the prize**
	1. The Promoter will either: (a) provide you with the prize in-person or (b) ship the prize to you at the delivery address provided. Please allow 30 days for delivery of the prize.
	2. The prize may not be claimed by a third party on your behalf.
	3. The Promoter will make all reasonable efforts to contact the winner. If the winner cannot be contacted or is not available, or has not claimed their prize within 30 of days of the Announcement Date, the Promoter reserves the right to offer the prize to the next eligible entrant selected from the correct entries that were received before the Closing Date.
	4. The Promoter does not accept any responsibility if you are not able to take up the prize.
7. **Limitation of liability**

Insofar as is permitted by law, the Promoter, its agents or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury or death occurring as a result of taking up the prize except where it is caused by the negligence of the Promoter, its agents or distributors or that of their employees. Your statutory rights are not affected.

1. **Ownership of competition entries and intellectual property rights**
	1. All competition entries and any accompanying material submitted to the Promoter will become the property of the Promoter on receipt and will not be returned.
	2. By submitting your competition entry and any accompanying material, you agree to:
		1. assign absolutely to the Promoter all your intellectual property rights held in the competition entry with full title guarantee; and
		2. waive absolutely all moral rights,

in and to your competition entry and otherwise arising in connection with your entry to which you may now or at any time in the future be entitled under the Copyright, Designs and Patents Act 1988 as amended from time to time and under all similar legislation from time to time in force anywhere in the world.

* 1. You agree that the Promoter may, in their sole discretion, make your entry available on its website and in any other media, whether now known or invented in the future, and in connection with any publicity of the competition. You grant the Promoter a non-exclusive, worldwide, irrevocable licence in perpetuity, for the full period of the intellectual property rights in the competition entry, to use, display, publish, transmit, copy, edit, alter, store, re-format and sub-licence the intellectual property rights in the competition entry for such purposes.
1. **Data protection and publicity**
	1. The Promoter will only process your personal information as set out in its [Privacy Policy](https://www.thisisbud.com/en-us/privacy-policy).
2. **General**
	1. If there is any reason to believe that there has been a breach of these terms and conditions, the Promoter may, at its sole discretion, reserve the right to exclude you from participating in the competition.
	2. The Promoter reserves the right to hold void, suspend, cancel, or amend the prize competition where it becomes necessary to do so.
	3. These terms and conditions are governed by the laws of the State of Delaware, without giving effect to its conflict of laws provisions.