

ANSWER THE QUESTION BARRY!

RULES

1. Are you eligible to enter?

1.1. You must be a member of Factored In to enter this competition.

2. Permissions and privacy

2.1. By entering you agree that your answer may be reproduced in HFA publications, web sites or reports.

2.2. Entries will be confidential and all steps will be taken to protect the privacy of entrants, however entrants may be asked to agree to their Factored In nickname being published on the Factored In web site and in HFA publications, websites or reports.

3. What happens after I have submitted my answer?

3.1. You can only submit one answer per questions.

3.2. All correct entries go into a draw.

3.3. One correct entry will be drawn per question.

3.4. The prize winners will be contacted by HFA by email and/or phone and asked for their postal address.

3.5. Prizes are non-negotiable and non-transferrable.

3.6. HFA reserves the right to, and without providing reasons, cancel, terminate, modify or suspend the competition and/or not award all or any of the prizes for any reason, without prior notice to any entrant.