

Referral Scheme Terms & Conditions

1. This incentive is promoted by Captec Investments (the Promoter).
2. This incentive is open to residents of the UK aged 18 years or over, except employees of the Promoter and its group companies, and their families, agents or anyone else professionally associated with the draw or Promoter.
3. Details of how to partake in this incentive form part of the terms and conditions. It is a condition of entry that all rules are accepted as final and that the entrant agrees to abide by these rules. The decision of the Promoter is final and no correspondence will be entered into.
4. To be eligible for the incentive entrants must
 - (i). Provide the details of your referral (name, contact details, best time to contact) to your Captec Consultant
 - (ii). Let your contact know that your consultant will be giving them an introductory phone call to discuss our services
 - (iii). Fill in the referral form on our Website answering all required fields two generic market will need to be answered research questions to be eligible for the incentive.
5. The entrant will receive confirmation of the incentive eligibility after payment completion of the investment period beginning. The Gift Voucher will be sent to your nominated postal address within 30 days of completion.
6. Late, illegible, incomplete, inaccurate, multiple, defaced or corrupt entries or entries sent through agencies and third parties will not be accepted. Validity of entries will be decided at the sole discretion of the Promoter. No responsibility can be accepted for lost entries and proof of contact confirmation will not be accepted as an agreed instruction of investment.
7. The entrants will be contacted within 30 days of the payment completion of the investment period beginning. The entrant must confirm their postal address within 72 hours of being notified. Should the Promoter be unable to contact the entrant or should the entrant be unable to accept the incentive, the Promoter reserves the right to withdraw the incentive in accordance with these terms and conditions.
8. The incentive as described is available on the date of publication. Should the incentive become unavailable, a substitute of equal value will be provided.
9. One entrant will receive a £250 Virgin Gift card that can be spent at the following outlets; Virgin Atlantic, Virgin Holidays, Virgin Pure, Virgin Wines, Virgin Holidays cruises, Virgin balloon flights, Virgin experience days, Necker Island, The Roof Gardens, Kasbah Tamadot, The Lodge Verbier, and Ulusaba-Private game reserve.

NO OTHER EXPENSES ARE INCLUDED IN THIS OFFER.

10. The Promoter will not accept any liability whatsoever for any loss, personal injury or other expense, and the Promoter's sole responsibility will be for providing a £250 Virgin Gift Card.
11. All elements of the incentive are subject to availability, non-transferable and there are no cash alternatives.
12. Events may occur that render the incentive itself or the awarding of the incentive impossible due to reasons beyond the control of the Promoter and accordingly the Promoter may at its absolute discretion vary or amend the promotion and the entrant agrees that no liability shall be attached to the Promoter as a result thereof.