

## **Terms and Conditions:**

**The following terms and conditions govern the 2016 University Photo Competition website and photo competition:**

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**BY USING THIS WEBSITE, YOU CONSENT TO MORGAN STANLEY PROCESSING YOUR PERSONAL DATA FOR THE PURPOSES DESCRIBED ABOVE AND YOU AGREE THAT WE MAY PUBLISH ANY PERSONAL DATA THAT YOU PROVIDE TO US ON THE PHOTO CONTEST WEBSITE OR OTHERWISE IN CONNECTION WITH THE PHOTO CONTEST. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT US AT:**  
[photocompetition@morganstanley.com](mailto:photocompetition@morganstanley.com).

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### **General**

You agree to comply with the requirements specified on the photo contest website, including any submission requirements set out thereon.

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You are under no obligation to participate in this photo contest and you hereby acknowledge that your participation is fully voluntary. For more information, please contact  
[photocompetition@morganstanley.com](mailto:photocompetition@morganstanley.com).