



## ROYAL LONDON PRIZE DRAW TERMS & CONDITIONS

### TERMS AND CONDITIONS FOR EQUITY RELEASE BROKER SURVEY PRIZE DRAW

1. The “**Promoter**” is The Royal London Mutual Insurance Society Limited, a company incorporated in England and Wales (company number 99064) and having its registered office at 80 Fenchurch Street, London, EC3M 4BY (also known as “**Royal London**”).
2. By entering this prize draw (the “**draw**”) entrants agree to be bound by these terms and conditions and any other requirements set out in any materials relating to this draw.
3. This draw is only open to Equity Release Brokers who are resident in the UK and aged 18 or over. Only one entry shall be permitted per person. Multiple entries will be discounted. Automated entries, bulk entries or third-party entries will be disqualified. The Promoter may carry out verification checks to confirm an entrant’s eligibility to enter this draw, which if requested, must be provided by the entrant promptly. Internet, computer and email access is required to enter this draw.
4. Entrants must not: (i) be an employee of anyone helping the Promoter with this draw (e.g. our marketing agency), (ii) be an employee of the Promoter or any subsidiary of the Promoter, or (iii) in any other way be directly connected with this draw.
5. The Promoter will have no responsibility for, and will not accept, any entries that are lost, delayed, incomplete, illegible, damaged or corrupted (including as a result of postal delays, technical issues with your mobile, tablet, computer, or connectivity issues, or technical issues with our website).
6. Entry to the draw is free and there is no requirement to purchase any products or services from the Promoter. To enter, entrants are required to complete the Royal London Equity Release Broker Survey and provide their email address during the draw promotional period. The entry must be completed, submitted and received before the draw closes.
7. The draw shall **open** to entries at 09:00AM on Monday 7<sup>th</sup> July 2025 and shall **close** to entries at 17:00 on Monday 21<sup>st</sup> July. The Promoter reserves the right to start and end draws on different dates, if required to do so by circumstances outside its reasonable control, and will advertise these dates on emails promoting the prize draw. The Promoter retains complete discretion as to whether a draw will be held on a certain month.
8. There are two tiers of prizes in this draw consisting of: (i) 1 prize x of a £150 One4all e-voucher and (ii) 2 x individual prizes of a £50 One4all e-voucher. Winners will be drawn at random from entries received. If there are multiple and different prizes available in this draw, winners will be drawn in consecutive order and allocated depending on the value of the prize (starting with the highest value prize first). A person may only win one prize in this draw. The prize(s) will be subject to such terms and conditions as may be imposed by the ultimate issuer of the prize(s) (for example: event tickets or gift vouchers may be subject to their own standard terms and conditions of use and may be subject to expiry dates – please contact the ultimate prize issuer for further details). It is a winner’s responsibility to comply with such additional terms and conditions. The Promoter shall not be responsible or liable for any other costs or expenses not specifically stated in the prize description (for example: travel, accommodation or insurance are excluded). All prizes are non-exchangeable, non-transferable and no cash alternative is offered. Winners are responsible for any tax liability they incur as a result of accepting a prize.

9. The draw will take place on **5<sup>th</sup> August 2025**
10. The draw may take place under the supervision of an independent observer. If applicable, the full name of the independent person can be provided upon written request within 1 month of the draw taking place.
11. In the event of unforeseen circumstances making the administration of the draw impossible or impractical, the Promoter reserves the right to cancel the draw. In the event of such cancellation entrants shall be notified within 7 days of cancellation. In such event, entrants will be notified by an email sent to the email address on which the feedback exercise link was sent. The Promoter shall not be liable for any costs, losses or damages whatsoever as a result of cancellation of the draw.
12. The Promoter reserves the right to vary the prize(s) without prior notice to an alternative prize(s) of equal or greater value. No cash alternative shall be available.
13. The Promoter reserves the right (in its sole discretion) to disqualify and/or refuse to award the prize(s) to anyone in breach of these terms and conditions. If such an event arises after a winner is drawn, the Promoter reserves the right to (but is not obliged to) redraw that prize and randomly select an alternative winner from the list of valid entries.
14. The winner(s) will be notified by email, using the email on which the feedback exercise link was sent no later than 14 days after the draw has taken place. It is your responsibility to check your spam/junk/voicemail/message requests for such notification. The winner(s) must provide their full name and address (or their email address if applicable) for the prize to be delivered to. The winner(s) will receive the prize(s) within 28 days of receipt of the required information. Prizes will only be sent to a valid UK postal address unless otherwise stated. Certain prizes (such as e-vouchers) may only be available for delivery by email. Winners are responsible for ensuring they have provided the Promoter with correct and accurate details for prize delivery – the Promoter will not re-issue replacement prizes.
15. The Promoter will make reasonable attempts to contact a winner to let them know they have won a prize or obtain their details in order to deliver a prize, using the information provided during the draw entry process. If the Promoter is not able to contact a winner or obtain their details in order to deliver a prize within 14 days of attempting to do so, the winner shall forfeit their entitlement to the prize. In such event, the Promoter reserves the right to (but is not obliged to) redraw that prize and randomly select an alternative winner from the list of valid entries.
16. The Promoter must either publish or make available information that indicates that a valid award took place. To comply with this obligation the Promoter will provide the surname and county (only) of prize winner(s) to anyone who writes to Insight Function, Michael Taggart, Royal London Group, 22 Haymarket Yards, Edinburgh, EH12 5BH enclosing a stamped, self-addressed envelope within 1 month of the closing date of the draw.
17. The Promoter may publish the surname and county of the winners and their winning entry on its website, promotional announcements, social media posts and any other relevant promotional material. This will include reasonable publicity in the legitimate interests of the Promoter. If a winner objects to any or all of their surname, county and winning entry being published or made available, the winner must specifically make the Promoter aware of this at the time they are notified by the Promoter that they have won a prize. In such circumstances, the Promoter must still provide the information and/or winning entry to the Advertising Standards Authority on request.
18. Entrants agree that the Promoter may rely on such details as are provided by entrants when entering the draw. The Promoter accepts no liability or responsibility for loss of any kind arising out of or in connection with the submission of incorrect personal details by entrants to the draw. Should a court or equivalent authority deem this clause to be unenforceable in whole or in part, the aggregate liability of the Promoter shall under no circumstances exceed the cash value of the prize concerned.

- 19.** To the extent permitted by law, the Promoter or its agents 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 the winner taking up or enjoying the prize except where it is caused by the negligence of the Promoter, its agents or their respective employees.
- 20.** Statistical data collected from the entries submitted may be used in subsequent marketing material by the Promoter but will only be used on an anonymous basis (for the avoidance of doubt individual entrants or their company name will not be named).
- 21.** The Promoter may use personal details submitted by entrants when entering the draw or subsequently provided for the purposes of administering the draw or as otherwise stated in these T&Cs. Entrants' personal data shall be used and processed solely in accordance with UK data protection legislation. Entrants' personal data shall only be disclosed to those third parties who require it for the purposes of this draw, and it will not be disclosed to any other third party without the explicit consent of the entrants concerned. The Promoter may share entrants' personal data within the Royal London Group where that's necessary. You can find out more about the Royal London Group of companies at: [www.royallondon.com/legal/companies](http://www.royallondon.com/legal/companies). The Promoter may use or disclose personal or other data relating to entrants where permitted or required by law or statute, court or equivalent authority of competent jurisdiction or regulation or where the entrant or entrants concerned have consented. Find out more at: [www.royallondon.com/legal/privacy](http://www.royallondon.com/legal/privacy).
- 22.** The Promoter may from time to time work with a draw administrator or fulfilment agency in order to help manage this draw and deliver prizes on its behalf. In relation to the above clause, the Promoter may share entrants' personal data with such agency solely for the purpose of administering this draw and delivering prizes.
- 23.** The decision of the Promoter regarding any aspect of the draw is final and binding.
- 24.** If any provision of these terms and conditions are determined to be illegal, invalid or otherwise unenforceable, then the affected provision shall be severed and deleted from these terms and conditions and the remaining provisions shall survive and remain in full force and effect.
- 25.** These terms and conditions shall be governed by and construed in accordance with the laws of England and Wales and will be subject to the exclusive jurisdiction of the English courts.