

TERMS FOR UNITED REWARDS

1. Who can enter?

- 1.1 Customers who open a Virgin Money (Manchester United Rewards) product ("United Rewards product").
- 1.2 Virgin Money plc employees, their immediate family members and anyone directly connected to the Prize Draws are not eligible to enter.

2. How do you enter?

- 2.1 With United Rewards, customers earn entries ("United Rewards entries") for our monthly ("Monthly Prize Draw") and twice yearly ("Mega Prize Draw") Prize Draws.
- 2.2 Every calendar month, so long as your United Rewards product is open within the qualifying period, you automatically earn ten entries for our Monthly Prize Draw and ten entries into the Mega Prize Draw. You will receive ten entries for each United Rewards product you hold. These Prize Draws offer eligible customers the opportunity to win Manchester United Prizes. For more information on the Prizes please see clause 6.
- 2.3 Eligible customers during each Prize Draw qualifying period will automatically be entered into the Prize Draws.

3. When can you enter?

Monthly Prize Draws

- 3.1 The qualifying period for a Monthly Prize Draw is the relevant calendar month. In order to qualify, customers must have an open United Rewards product in the relevant calendar month and it must be open at midnight on the last day of the calendar month ("qualifying period").
- 3.2 United Rewards entries earned will not be carried across from one calendar month to another. At the start of each new qualifying period your United Rewards entries will revert to zero for you to start accumulating entries for the next Monthly Prize Draw.
 - > For example, United Rewards entries earned up to midnight on 30 September will count towards the September Prize Draw. At midnight on 30 September your entries for the September Prize Draw will be locked in. The number of entries for the October Prize Draw will then start at zero.

Mega Prize Draws

- 3.3 The qualifying period for a Mega Prize Draw is the six month period. In order to qualify customers must have an open United Rewards product in the relevant six month period and it must be open at midnight on the last day of the relevant six month period ("qualifying period").
- 3.4 For Mega Prize Draws we will take into account the number of calendar months the United Rewards product has been open, and apply the relevant number of entries applicable. At the start of the month following a Mega Prize Draw your United Rewards entries will revert to zero for you to start

accumulating again for the next Mega Prize Draw. The number of entries for the Mega Prize Draw will be equal to the number of entries for the Monthly Prize Draws within the same period. So, for example, the Mega Prize Draw for the period covering July to December will be equal to the total entries you had across all the Monthly Prize Draws between July and December.

4. How can you earn additional United Rewards entries?

Credit cards

- 4.1 For each £1 you spend on your Virgin Money (Manchester United Rewards) credit card you'll get one United Rewards entry into the Prize Draws.
- 4.2 Customers will also be rewarded every time they make a balance transfer or money transfer – one entry per £1 transferred.
 - > For example, if you were to spend £200 on your credit card in a calendar month, you would earn 200 entries + ten entries for having an open account = 210 entries for the Monthly Prize Draw.
 - > If you spend £200 every calendar month for six months during the qualifying period for the Mega Prize Draw, you would earn 1,200 entries + 60 for the calendar months the account is open = 1,260 entries for the Mega Prize Draw.
- 4.3 Cash withdrawals will not earn entries into the Prize Draws, i.e. ATM withdrawals or over the counter transactions.
- 4.4 Other credit cards issued by Virgin Money, Virgin Atlantic and pre-paid cards are not included in this Prize Draw promotion.

Savings

- 4.5 For every £50 you have in a United Rewards Savings product within the qualifying period, you will receive one additional United Rewards entry. This means if you have £10,000 in an account, you will receive 200 entries + ten entries for having an open account.
- 4.6 The entries will be calculated based on the average balance in your account over the calendar month.
 - > For example, if you have £9,000 invested for the first 15 days of the calendar month and then £11,000 for the remaining 15 days, your average balance will be £10,000 for the calendar month.
 - > If you had an average savings balance of £10,000 in a calendar month, you would earn 200 entries + ten entries for having an open account = 210 entries for the Monthly Prize Draw.
 - > If you maintained an average savings balance of £10,000 for six months during the qualifying period for the Mega Prize Draw, you would earn 1,200 entries + 60 for the calendar months the account is open = 1,260 entries for the Mega Prize Draw.



5. How will the winner be selected?

- 5.1 The Monthly Prize Draws will take place during the first week of the following calendar month.
- 5.2 The Mega Prize Draws will take place during the first week of the calendar month following the relevant six month period.
- 5.3 Winners will be drawn at random from all qualifying entrants.

6. What is the Prize?

- 6.1 United Rewards Prize Draws offer entrants the opportunity to win Manchester United branded products (including signed replica football shirts), match day tickets and other exciting Manchester United prizes.
- 6.2 Customers who win a Manchester United replica football shirt will receive a voucher to the value of one adult male replica shirt. Details of how to redeem will be contained in the terms and conditions for the voucher.
- 6.3 There will be no cash alternative to the Manchester United Prizes and no negotiations will be entered into.
- 6.4 Virgin Money plc reserves the right at any time to substitute a Manchester United Prize or any part of it for a Prize of comparable value.
- 6.5 Winners are responsible for ensuring their travel documentation is valid and that they are able to manage their personal and professional affairs in order to attend a Manchester United Prize event, if applicable. Winners are also responsible for their own travel and accommodation costs, if applicable.

7. How do you know if you have won?

- 7.1 The winners will receive notification in writing no later than 30 days after the relevant Prize Draw is made. Each winner has two weeks from the notification date in which to claim their Manchester United Prize. If after reasonable attempts by the Promoter the winners fail to claim the Manchester United Prize within the allotted time period, then the Prize will be forfeited.
- 7.2 Virgin Money plc will contact each winner using the contact details it holds on your United Rewards account.

8. What else do you need to know?

- 8.1 If customers breach their United Rewards product terms and conditions, they will be ineligible for any Prize Draws until they are operating the product within the terms and conditions again. Customers should refer to their United Rewards product terms and conditions for more information.
- 8.2 Virgin Money plc will use your personal information in order to fulfill the Prize Draws.
- 8.3 Winners agree to allow Virgin Money plc to confirm their name and county of residence to other entrants and to display those details at virginmoney.com/manutd.
- 8.4 The winners' names will be available upon request by sending a stamped addressed envelope to: United Rewards Prize Draw, Virgin Money plc, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL within 60 days of the draw date.
- 8.5 Winners may be asked, but are under no obligation, to participate in non-paid publicity accompanying or resulting from the Prize Draws.
- 8.6 Where there are two or more customers for one United Rewards product, the Manchester United Prize may only be claimed by the first named United Rewards product holder. However, qualifying transactions performed by any additional account holder(s) will continue to earn entries for the first named account holder.
- 8.7 Manchester United Prizes are not transferable.
- 8.8 By entering the Prize Draws, entrants will be deemed to be bound by and have accepted the terms and conditions. English Law applies and the English courts will have non-exclusive jurisdiction over any proceedings in connection with this promotion.

9. Who is the Promoter?

- 9.1 Virgin Money plc is the Promoter of the Prize Draws ("Promoter"). If the Promoter has reasonable cause to believe that any of the Prize Draws have been compromised in any way, it reserves the right to cancel the Prize Draws outright, or declare individual entries invalid. The Promoter reserves the right to terminate the Prize Draws at any time.
- 9.2 The Promoter reserves the right to withdraw or alter the terms and conditions of United Rewards at any time. The latest version of these terms will always be published on the website at virginmoney.com/unitedrewards.
- 9.3 The Promoter's company number is 06952311.
- 9.4 The Promoter's registered office is at Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL.

