

# TERMS FOR REGULAR REWARDS PRIZE DRAWS

## 1. Who can enter?

- > All Virgin Money Regular E-Saver first named account holders with an open account at the end of a qualifying period will be automatically entered into the Prize Draws.
- > If the Regular E-Saver account is a joint account, only the first named account holder is eligible to win. If the account is held on trust, only the first named trustee will be eligible to win.
- > If you hold more than one Regular E-Saver account, you will only receive entries to a Quarterly Prize Draw for the most recently opened account.
- > Employees of Virgin Money cannot enter.
- > Anyone directly connected to the Prize Draws or operation of the Prize Draws cannot enter.

## 2. When can you enter?

- > The entry period will open on 21 September 2016 and will be open until further notice. We will provide at least three months' notice on [virginmoney.com/regularsaver](http://virginmoney.com/regularsaver) if we intend to stop the Prize Draws.
- > The Quarterly Prize Draws will occur at the end of each qualifying period as follows:

Qualifying period	Date of Quarterly Prize Draw
21 September 2016 to 31 December 2016 ("the first qualifying period")	Week commencing 9 January 2017
1 January 2017 to 31 March 2017	Week commencing 10 April 2017
1 April 2017 to 30 June 2017	Week commencing 10 July 2017
1 July 2017 to 30 September 2017	Week commencing 9 October 2017
Each subsequent three month period until further notice	By the end of the second week of the next qualifying period

## 3. How do you enter?

- > In each qualifying period your Regular E-Saver account is open, you will receive ten Regular Rewards entries.
- > In each calendar month that money is deposited into your Regular E-Saver account, you will earn ten Regular Rewards entries. You cannot earn additional Regular Rewards entries for making multiple deposits.
- > Your Regular Rewards entries will accumulate throughout the qualifying period to a maximum of 50 Regular Rewards entries in the first qualifying period and 40 Regular Rewards entries in the subsequent qualifying periods.
- > If you are eligible, your Regular Rewards entries will be automatically entered into the next Quarterly Prize Draw.
- > After each Quarterly Prize Draw, your Regular Rewards entries will revert to zero and you will start accumulating Regular Rewards entries throughout the next qualifying period.
- > You cannot enter on behalf of anyone else.

## 4. How will the winner be selected?

- > At least 15 winners will be drawn at random from all qualifying entrants in each Quarterly Prize Draw.
- > At our sole discretion we may draw more winners in any given Quarterly Prize Draw.
- > The Prizes will be allocated to the winners in the order they are drawn.
- > You cannot win more than one Prize in each Quarterly Prize Draw.

## 5. What are the Prizes?

- > The Prizes are from around the world of Virgin. Each Quarterly Prize Draw will include (but is not limited to) Prizes from:
  - Virgin Holidays;
  - Virgin Experience Days;
  - Virgin Wines;
  - Virgin Balloon Flights;
  - Virgin Active; and
  - Virgin Media (collectively "the Prizes").
- > The Prizes are subject to further terms and conditions which will be confirmed when they are awarded. In particular:
  - Winners under the age of 18 are not eligible to win Prizes containing alcohol. If you are under 18 and your name is drawn for a Prize containing alcohol, we will instead substitute that Prize for another Prize of the same value (which will be chosen at our sole discretion).
  - Any winners under the age of 18 who win a Virgin Holiday must be accompanied by someone aged 18 or over.
  - For Prizes such as holidays and weekend breaks, we will arrange and pay for standard class rail or airline travel and accommodation. The winner(s) will be responsible for ensuring travel documentation (including but not limited to passports) is valid and for any additional expenses (including but not limited to travel insurance).
  - For Virgin Experience Days Prizes, the winner(s) will receive a voucher that can be redeemed for experiences up to the value of the voucher. The winner may choose a more expensive experience but will be responsible for any costs above the value of the voucher. The winner(s) will be responsible for any expenses additional to those that form part of the Prize (including but not limited to travel and accommodation).
- > The Prizes are non-transferable.
- > No cash alternative will be offered.



## 6. How do you know if you have won?

- > We will notify the winners in writing no later than 30 days after the date of the relevant Quarterly Prize Draw.
- > Each winner will have three weeks from the date of being notified to claim their Prize. We will make reasonable attempts to contact winners but, if the Prize is not claimed, it will be forfeited. We will not enter into any further correspondence in relation to forfeited Prizes.
- > We will contact the winners using the contact details we hold on their Regular E-Saver accounts.

## 7. What else do you need to know?

- > If you are in breach of your Regular E-Saver account terms and conditions, you will be ineligible to win a Quarterly Prize Draw until you operate the account within the terms and conditions. You should refer to the Regular E-Saver account terms and conditions for more information.
- > Your personal information will be used to administer the Prize Draw. Winners' personal information may be shared with third parties in order to facilitate the awarding of the Prize(s).
- > You may be asked but are not under an obligation to participate in non-paid publicity.
- > The winners agree to allow Virgin Money to confirm their name and county of residence to other entrants.

- > You can request the winners' names and counties of residence by sending a stamped addressed envelope to Regular Rewards Prize Draw, Marketing, Virgin Money plc, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL within 60 days of the Quarterly Prize Draw.
- > The Prize Draw is subject to English law.
- > Events may occur which render the Prize Draws themselves or the awarding of the Prize(s) impossible due to reasons beyond our control and, accordingly, we may in our absolute discretion vary or amend the Prize Draws and you agree that no liability shall attach to us as a result thereof.
- > We reserve the right to alter the terms and conditions of the Regular Rewards Prize Draws at any time. The latest version of these terms and conditions will be available at [virginmoney.com/prizedrawterms](http://virginmoney.com/prizedrawterms) throughout the entry period.

## 8. Who is the Promoter?

- > We are Virgin Money plc.
- > Our company number is 06952311.
- > Our registered office is at Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL.

