

# Member Prize Draw 2021 / 2022 Rules



Building Society

## How do I enter?

1. These Member Prize Draw Rules will apply to the monthly prize draws which will take place between September 2021 and August 2022 and will apply to all members. The term "Member Prize Draw" includes any and all of the 12 monthly prize draws that will take place between September 2021 and August 2022.
2. The Member Prize Draw is a free prize draw. These Rules are separate to the terms and conditions that apply to any Nationwide products you hold.
3. You will automatically be entered into each of the monthly prize draws for which you qualify (see 'How to qualify for entry' below), unless you opt out (see 'How to opt out of the prize draws' below).

## How to qualify for entry

4. To qualify for entry into a monthly prize draw, you must be a member of Nationwide Building Society on the last working day of the month before the month in which the draw takes place. You can find out more about membership in the Society's Memorandum and Rules on [nationwide.co.uk](https://www.nationwide.co.uk)

You are usually a member if you hold a Nationwide mortgage, current account, or savings account. You are not a member if you are a body corporate (such as a limited company) that holds one of these products. For more details of this and any other exceptions, please refer to the terms and conditions for your product(s).

- You are not a member if you only hold other Nationwide products, such as a personal loan, a credit card, investment or an insurance product.
- You are not a member if you only hold a mortgage with one of our subsidiaries such as The Mortgage Works (UK) plc, or UCB Home Loans Corporation Limited.

In these Rules, when we refer to a 'member product', we mean a product you hold that makes you a member of Nationwide Building Society.

5. Even if you're a member, you won't qualify for entry into a monthly prize draw if on the last working day of the month before the month of the prize draw:
  - You don't live in England, Scotland or Wales, or we reasonably believe that you don't live in England, Wales or Scotland based on the information we hold about you.
  - You're below the age of 18.
  - You've opted out of the prize draw.
  - The only member product you hold is a Business Savings account.
  - The account for the only member product you hold is no longer open.
  - You're only a member because you hold a deferred share investment, such as Permanent Interest Bearing Shares (PIBS).
  - You, or any of your accounts held with us, are subject to a financial sanction, restraint order or we're aware or reasonably suspect that fraudulent activity has taken place.
  - You work for Nationwide Building Society and have been notified that you're not eligible to qualify for the prize draw based on your role and / or direct involvement in the administration of the prize draw or you work for our adjudicator as part of the Member Prize Draw assurance team.

You cannot be entered into the Member Prize Draw if you live in Northern Ireland because of the law governing prize draws in Northern Ireland. If that law changes, we may change this.

6. Entries are limited to one per qualifying member per monthly draw. Where a member product is held jointly, each joint account holder will be eligible for one entry each, per monthly draw. Each joint account holder will need to opt-out separately if they don't want to take part in the prize draw.

## How to opt out of the prize draws

7. If you don't wish to take part in the Member Prize Draw, you can opt out of all forthcoming monthly prize draws by visiting [nationwide.co.uk/memberprizedraw](https://nationwide.co.uk/memberprizedraw) or in one of our branches. You can also use this process to opt back into the monthly prize draws if you change your mind.
8. You only need to opt out once and will then be excluded from all the remaining monthly prize draws unless you opt back in.
9. You must opt out no later than the last day of the month to be excluded from the next monthly prize draw. If you opt out after this, or there is a delay in processing your opt out request, we may not be able to exclude you from the draw that month and your opt out will take effect the next month. If you win, you can still refuse to accept your prize (see rules 27 and 31, below).
10. If you opt out of the Member Prize Draw, this doesn't opt you out of our other types of prize draw (such as the Start to Save prize draws).

## Potential omission of members from the Member Prize Draw

11. We'll decide whether or not you qualify for entry into a monthly prize draw based on the information we hold about you. Whilst we always do our best to ensure that the information we hold is complete and accurate, there may be occasions where incomplete or out of date information may mean that you are wrongly omitted from a monthly draw. You can help us by ensuring that the information we hold about you is up to date. You can do this on the Internet Bank or Banking app (if you're registered) or by phoning us or by visiting one of our branches.
12. We cannot guarantee how quickly applications for new member products will be completed and therefore when an applicant will become a member.
13. If, as a result of incomplete/inaccurate member data or the period of time required for a new account to be opened, or for any other reason, a potentially qualifying member is omitted from a monthly prize draw, we will not be liable and will not compensate them for any loss of chance of winning, or otherwise.
14. If a non-qualifying member or non-member is included in a monthly draw or a qualifying member is entered more than once, we will not be liable to other qualifying members. We will however take reasonable steps to ensure that a member cannot win more than one prize in any monthly prize draw.

## The prize draws

15. The prize draws will take place on the second Tuesday of each month beginning in September 2021 and ending with the final prize draw in August 2022 (there will be 12 prize draws in total). If any prize draw can't take place on the specified date, we'll hold it as soon as we reasonably can afterwards.
16. Each monthly draw will be monitored by KPMG LLP ("the adjudicator"). Winners will be selected at random from all qualifying members entered in the prize draw.
17. In relation to the prize draws our decision is final and we will have no obligation to respond to questions or queries.

## The prizes

18. The prizes for each monthly prize draw are:
  - 1 prize of £100,000 (the first member selected in the prize draw)
  - 2 prizes of £25,000 (the next two members selected in the prize draw)
  - 5 prizes of £10,000 (the next five members selected in the prize draw)
  - 8,000 prizes of £100 (the next 8,000 members selected in the prize draw)
19. We will then draw a further 16 members who may become eligible to win a prize of £100,000, £25,000 or £10,000, in the event that the original selected winners of these prizes are not entitled to claim their prize in accordance with rule 34 below ('reserve winners'). Prizes will be allocated to reserve winners in accordance with rules 36 to 38 below.

## What happens if you win

20. Within 30 days of each monthly prize draw and where we can, we will contact the selected winners, who have been checked against the eligibility criteria at rules 4, 5 and 6 above, by email or letter to let them know they have won.
21. We will use the contact details that we hold for the selected winners including the last known postal or email address. We will not use a postal address where previous postal communications to that address have been returned to us. We may also try to contact the selected winners by telephone where we have these details.
22. Before we pay out the prize money, we may require the selected winners to provide proof of their identity, age and that they were living in England, Wales or Scotland on the day of the prize draw. This may include asking the selected winners to come into one of our branches to verify their details. If a selected winner is not able to provide the information we ask for, we have the right to refuse to pay out their winnings.

- 23.** If we discover that, between the last working day of the previous month and the day of the prize draw, a selected winner has;
- moved outside of England, Wales or Scotland; or
  - become subject to a financial sanction, restraint order or we are aware or reasonably suspect that fraudulent activity has taken place, the selected winner will not be contacted in accordance with rule 20 above and will not be eligible to claim their winnings.
- 24.** We won't pay the prize draw winnings to anyone other than the winner or their representative. This could be an attorney appointed by the winner.
- 25.** Within 6 months of the date of each monthly prize draw we will make available on request the county and member product(s) held for the winners of £100,000, £25,000 and £10,000 prizes (subject to rules 34 to 38 below). You can request this by phoning us or visiting us in branch.
- 26.** We may ask you to take part in publicity relating to the prize draw, but you don't have to agree to this.

### **Prizes of £100,000, £25,000 and £10,000**

- 27.** If you win, you can let us know whether you would like to receive payment of your winnings into a Nationwide current account or suitable savings account in your name or by cheque. You can also choose to refuse your prize. If you do, we'll allocate your prize to a reserve winner in accordance with rules 36 to 38 below.
- 28.** When we reasonably believe that you may not be able to look after your financial affairs, we may ask for guidance from the Office of the Public Guardian or a court regarding the payment of your winnings.
- 29.** If you falsely claim to be a prize draw winner, you'll be liable to pay back any prize money paid to you and to compensate us for any additional losses or damage we may suffer in recovering the prize money from you.
- 30.** You automatically cease to be a member when you die. However, if you win and we find out that you died between the last working day of the month before the month of the prize draw and the date the winnings are due to be paid, we'll allow your appointed personal representative to claim the winnings on behalf of your estate. The personal representative will be required to prove their authority to act on behalf of your estate.

### **Prizes of £100**

- 31.** If you win a £100 prize, you'll have 21 days from the date we inform you of your win, to tell us if you would like to refuse the prize. If you do, we'll donate your winnings to the Nationwide Building Society Community Grants Programme.
- 32.** In the first instance we'll pay your winnings to a Nationwide current account that you hold with us in your sole name. If you don't have a Nationwide current account in your sole name, we'll pay the winnings into a Nationwide current account you hold jointly with someone else instead. If you don't hold a Nationwide current account, we'll pay your winnings to a suitable Nationwide savings account in your sole name. If you don't hold a suitable Nationwide savings account in your sole name, we'll pay your winnings to a suitable Nationwide savings account you hold jointly with someone else. If you have more than one Nationwide current account or savings account, we'll pay your winnings in accordance with the above to the most recently opened account.
- 33.** If you don't have a Nationwide current account or suitable savings account in your sole name or jointly with someone else, or we are not able to pay your winnings to you in this way, we'll send a cheque to the address we hold for you. Where this happens, we may not contact you as set out in rule 20 above and may instead just send you a cheque with a letter notifying you that you've won. You don't have to pay in the cheque if you don't want to accept the prize. Cheques will be valid for a period of 12 months after which they will be cancelled, and winnings will be donated to the Nationwide Building Society Community Grants Programme.

### **When you will not be entitled to your prize**

- 34.** If you're a selected winner, you will not be entitled to your prize in any of the following circumstances;
- If we do not have a valid address on our records or we've not been able to send a letter because previous post has been returned to us from the address and we are not able to make contact with you by email, phone or SMS and more than 12 months have passed since the date of the relevant draw.
  - We don't receive a response to our attempts to contact you as set out in rule 20 above and more than 12 months have passed since the date of the relevant draw.
  - If we discover that you did not meet any of the qualifying criteria in rules 4, 5 and 6, above.
  - The circumstances described in rule 23 apply to you.
  - We have been unable to verify the additional details we have requested from you or you have failed to attend one of our branches as set out in rule 22 above and more than 12 months have passed since the date of the relevant draw.
  - You inform us that you would like to reject your prize.
- 35.** When this happens for selected winners of £100, we will donate the prize(s) to the Nationwide Building Society Community Grants Programme.
- 36.** When this happens for selected winners of £100,000, £25,000 or £10,000, we'll select an alternative winner from the reserve winners referred to in rule 19 above.

- 37.** Reserve winners will be selected as an alternative winner in the order that they were drawn. Where we find that one or more selected winners are not entitled to a prize within 14 days of a draw, the first selected reserve winner will receive the largest unclaimed prize, and so on. Where we identify that a selected winner is not entitled to a prize more than 14 days after a draw, the next selected reserve winner will receive the prize, whatever the amount, at the point we find out that the original selected winner isn't entitled to it.
- 38.** Rules 20 to 30 and rule 34, above, will also apply to any reserve winner but, in rules 20, 25 and 34, where the time period runs from the date of the prize draw, it will run from the date the reserve winner is selected instead. If, under rule 34, a reserve winner isn't entitled to a prize, then we'll donate the prize to the Nationwide Building Society Community Grants Programme.

## Changes to or Cancellation of the Draw

- 39.** In some circumstances it may not be possible to run the draw in a particular month, we may have to stop operating the draw at any time and cancel all remaining monthly prize draws, or we might need to change these Rules. This may happen because of:
- the failure or inability of a third party to perform services
  - a legal or regulatory reason
  - other circumstances beyond our reasonable control.

We may also make changes to these Rules:

- where we reasonably believe the change will benefit you, or our members as a whole
- to allow more members to take part in the Member Prize Draw
- where we reasonably consider it prudent and necessary to ensure the smooth running of the Member Prize Draw and/or our business.

Where there is a Rule change or cancellation, we will let you know by placing a notice in our branches and on our website as soon as reasonably practical.

- 40.** If a monthly draw cannot go ahead, or is delayed or cancelled, or we stop operating the Member Prize Draw, we will not be liable to any qualifying members and will not compensate them for the loss of chance or otherwise.

## The Promoter

Nationwide Building Society is the promoter of this prize draw. Its registered office is Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

The following information does not form part of these Rules;

In accordance with our full privacy notice, we may share member details with the adjudicator in order to verify that each monthly draw is carried out in accordance with the Rules. This may include sharing your name, address and details of your accounts with the adjudicator. You can find out more about how we share your information in our full privacy notice at [nationwide.co.uk/privacy](https://nationwide.co.uk/privacy)