Definitions
Promoter: Post Office, Finsbury Dials, 20 Finsbury Street, London, EC2Y 9AQ.

Post Office Money Savings Account: Post Office Money Instant Saver, Reward Saver, Growth Bond, Easy Access Cash ISA or Fixed Rate ISA. Post Office Money ISAs are provided by OneFamily. Savings in Post Office Money cash ISAs are deposited with Bank of Ireland UK. All other Post Office Money Savings Accounts are provided by Bank of Ireland UK.

Promotional Period: From 27 January 2020 to 30 June 2020

Closing Date: 30 June 2020

What you need to do to enter
1. This promotion is open to UK residents (Northern Ireland is excluded) aged 18 or over except employees of the Post Office, Bank of Ireland UK, their families, agents or anyone professionally connected with the promotion.

2. The promotion will start on 27/01/2020 and end on 30/06/2020. The qualifying dates for the prize draws within this period are:

<table>
<thead>
<tr>
<th>Prize Draw</th>
<th>Open date</th>
<th>Close date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Draw 1</td>
<td>27/01/2020</td>
<td>23:59 on 29/02/2020</td>
</tr>
<tr>
<td>Draw 2</td>
<td>01/03/2020</td>
<td>23:59 on 31/03/2020</td>
</tr>
<tr>
<td>Draw 3</td>
<td>01/04/2020</td>
<td>23:59 on 30/04/2020</td>
</tr>
<tr>
<td>Draw 4</td>
<td>01/05/2020</td>
<td>23:59 on 31/05/2020</td>
</tr>
<tr>
<td>Draw 5</td>
<td>01/06/2020</td>
<td>23:59 on 30/06/2020</td>
</tr>
</tbody>
</table>

3. To qualify for entry to a prize draw, the customer must have opted into the promotion and confirmed acceptance of these terms and conditions (opt in instructions will be provided to customers when opening a new account, and are available in Post Office branches or online for existing customers at postoffice.co.uk/prizedraw), and either:
   I. open a new Post Office Money Savings Account in branch or by post and deposit at least £1,000 into the account (in a single or multiple deposits) during the Promotional Period; or
   II. has deposited a minimum of £1,000 in their Post Office Money Savings Account during the Promotional Period and the account shows a net positive balance of at least £1,000 by each monthly draw close date (as shown in the table at clause 2) within the Promotional Period.

4. Once customers have met the criteria set out in clause 3, they will become entrants to a prize draw, subject to the requirements in clause 7 below. Full Terms and conditions and eligibility criteria for Post Office Money Savings Accounts apply and can be found at postoffice.co.uk/prizedraw

5. When entrants meet the qualifying criteria set out in clause 3, they will qualify for entry into the prize draw in relation to that month, so long as they have opted into the promotion and confirmed acceptance of these terms. For example, if you meet the qualifying criteria on 1st March then you will be entered into March’s prize draw (Draw 2) so long as you have opted in to the promotion.

6. Entries received after the Closing Date will not be valid.

7. All entrants that have entered the draw will be automatically entered into the next available monthly draw during the Promotional Period provided the entrant:

I. continues to have a qualifying Post Office Money Savings Account; and
II. has deposited a minimum of £1,000 in their Post Office Money Savings Account during the Promotional Period and the account shows a net positive balance of at least £1,000 by each monthly draw close date (as shown in the table at clause 2) within the Promotional Period.

8. Applications for a new Post Office Money Savings Account and deposits of at least £1,000 into new or existing Post Office Money Savings Accounts received after the Closing Date will not be accepted into the prize draw.

9. Entries for each monthly prize draw during the Promotional Period are limited to one per Post Office Money Savings Account product.

10. The promotion is open to sole and/or joint account applications. In the case of joint account applications the first name on the account will be entered into the prize draw.

11. No entries from agents, third parties, organised groups or applications automatically generated by computer will be accepted. No incomplete or corrupted entries will be accepted.

12. Entries will only be accepted if they comply with all entry instructions set out in clause 3 and all identification and address verification / anti-money laundering checks have been completed. The Promoter reserves the right to refuse an entry at any time during the promotion.

13. The Promoter, or any of its partners, does not take any responsibility for incomplete entries or opt-in forms or any applications that are lost, delayed or otherwise not received for any reason, including technical interruption, fault or website failure. Such entries will be deemed invalid.

Prize Draw

14. A prize draw will take place within 14 days of the Close Date of each Draw (as set out in clause 2).

15. There are 3 tiers of prizes. The prizes that can be won in each tier are:

<table>
<thead>
<tr>
<th>Type</th>
<th>Total available over 5 draws</th>
<th>Prize descriptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 Prizes</td>
<td>5 (1 winner per Draw)</td>
<td>Cash prize of £10,000 – A cheque for this amount will be provided to the prize winner within 28 days.</td>
</tr>
<tr>
<td>Tier 2 Prizes</td>
<td>10 (2 winners per Draw)</td>
<td>Cash prize of £2,500 – A cheque for this amount will be provided to the prize winner within 28 days.</td>
</tr>
<tr>
<td>Tier 3 Prizes</td>
<td>1000 (200 winners per Draw)</td>
<td>One4all gift card loaded with £100 participated in over 130 participating High Street brands which can be found on the One4all gift card website. Full terms and conditions apply.</td>
</tr>
</tbody>
</table>

16. One4all gift cards are subject to their own terms and conditions which are available at one4all.com/terms-conditions

17. Winners will be drawn at random by an electronic algorithm from all valid entries received by the Close Date for the relevant monthly prize draw (as shown in the table at clause 2). The winners will be chosen in prize tier order.
18. Winners can only win one Tier One or Tier Two prize during the promotion, but can win multiple Tier Three prizes (provided each Tier Three prize is won in separate prize draws). In the event of the same winner being drawn in a subsequent prize draw for a Tier One or Tier Two prize, this will be rejected, and a new winner of the prize will be drawn at random from all the remaining valid entries.

19. Winners will be notified in the following way:
- The Promoter will first notify Tier 1 and Tier 2 winners of their win (subject to verification) by email/SMS or phone (using the details provided at the time of agreement to prize draw terms and conditions), within 14 days of the relevant draw date (a maximum of 28 days from the Close Date). The Promoter will then contact the Tier 1 and Tier 2 winners by phone, 3 times in 7 days to verify their win. If the Promoter is unable to contact the winner after its 3rd attempt to call, the winner’s prize will lapse and the Promoter reserves the right to select a substitute winner in accordance with the promotion rules.
- If a valid email address and/or mobile number has been provided, Tier 3 winners will be notified by email/SMS (using the details provided at the time of agreement to prize draw terms and conditions) within 14 days of the draw date.

20. Prizes will be fulfilled in the following way:
- Following verification of their win, a cheque will be posted to Tier 1 and Tier 2 winners’ addresses provided (using the details provided at the time of agreement to prize draw terms and conditions).
- Tier 3 winners will have their prize dispatched to them (using the details provided at the time of agreement to prize draw terms and conditions) within 7 working days of the draw (a maximum of 19 days from the Close Date).

21. Only one prize will be allocated per winning Post Office Money Savings Account in each prize draw.

22. Prizes are subject to availability. The Promoter reserves the right to substitute the prize for an alternative prize of equal or greater value where it becomes necessary to do so.

23. Only the owners of the qualifying Post Office Money Savings Account can claim the prize. Entrants must ensure that the details supplied upon entry to the prize draw match the details on record for their relevant account.

24. All unclaimed prizes in Draws 1-4 will be put into the final draw (Draw 5). The Promoter reserves the right to donate any prizes not claimed to a charity of its choice following the final draw.

25. Except for the cash prizes, prizes are not transferable or exchangeable and no cash alternative will be offered. Cash prizes are non-transferable and no alternatives will be offered in whole or in part.

26. Winners must not be in breach of their Post Office Money Savings Account terms and conditions at the time the relevant prize draw takes place otherwise their entry to the prize draw will not be valid. Individual Post Office Money Savings Accounts terms and conditions can be found on the Post Office website by visiting the Savings page, postoffice.co.uk/prizedraw

27. The last name and county of the prize winners will be available for 28 days on or after 30/07/20 by contacting 6726 PO FPD, PO Box 906, Chilton, Aylesbury, HP22 9HR.

General

28. Post Office Money Savings Account withdrawals are permitted during the promotional period in accordance with Post Office Money Savings Account terms and conditions. However, at least £1,000 must have been deposited into the account during the Promotional Period and retained at each monthly draw close date in order to be eligible for entry into that month’s prize draw.

29. The Promoter, or any of its opt-in partners, is not responsible if a prize is lost, stolen, destroyed or redeemed without permission.

30. The Promoter reserves the right to hold void, cancel, suspend or amend the promotion without notice where it becomes necessary to do so as a result of actions beyond our reasonable control; a legal or regulatory issue; a systems failure; or the failure by any third party to perform services. If this happens, the Promoter will notify customers by placing a notice in Post Office branches and on its website as soon as practically possible afterwards.

31. The Promoter may cancel, suspend and amend the Promotion at any time by giving reasonable notice on its website.

32. The decision of the Promoter regarding any aspect of the Promotion is final and binding and no correspondence will be entered into.

33. The winner may be asked to participate in reasonable publicity arising from this promotion.

34. By agreeing to these terms and conditions entrants consent to the processing and transfer of their personal data to the Promoter (and Umbrella Risk Management Ltd and Customer Minds Ltd, which are the sub-contractors dealing with the administration of the promotion on the Promoter’s behalf) for the purposes of the administration of this promotion. All entry instructions form part of these terms and conditions.

35. By participating in this promotion, you agree to release, discharge and hold us harmless from any and all injuries, liability, losses and damages of any kind resulting from your participation in this promotion to the fullest extent permitted by law (save that nothing shall limit our liability for fraud, or for death or personal injury caused by our negligence).

36. These terms and conditions can be extended, withdrawn, amended, substituted or cancelled at any time.

37. This promotion cannot be used in conjunction with any other promotion or offer.

38. These terms and conditions and any issues or disputes which may arise out of or in connection with these terms and conditions (whether such disputes or issues are contractual or non-contractual in nature, such as claims in tort, for breach of statute or regulation or otherwise) shall be governed by and construed in accordance with English and Welsh law. Entrants hereby irrevocably submit to the exclusive jurisdiction of the English courts to settle any such dispute or issues.

For queries relating to the promotion please email prizedraw@postoffice.co.uk. Emails will be monitored Monday-Friday 9am-5.30pm.

This Privacy Notice provides additional information about how we use your personal data for the purposes of running the Prize Draw and needs to be read together with the main Post Office Privacy Policy at postoffice.co.uk/privacy. We collect your name, address, email address, telephone number and date of birth. This information goes to our subcontractors, Bank of Ireland UK Ltd and CustomerMinds Limited who are administering the competition on our behalf. Some very limited personal data is shared with Umbrella Risk Management Ltd who look after the administration of the prizes. Your information will not be transferred or accessed outside of the EEA. We use this data to assess your eligibility for the prize draw, to administer the competition and to produce anonymised statistics. By providing your details and agreeing to the terms and conditions, you are consenting to the use of your personal information for these purposes. By law, we need to make the initial, surname and county of the winners available on request. Your personal data will be retained by CustomerMinds Limited for 12 weeks after the competition has ended. For information about your rights (including how to withdraw your consent) and how to contact us, please see the main Post Office Privacy Policy at postoffice.co.uk/privacy