

Promoter

The promoter of this “Prize Draw” is Unity Mutual. Unity Mutual is a trading name of The Independent Order of Odd Fellows Manchester Unity Friendly Society Limited, Incorporated and registered in England and Wales No. 223F. Registered Office Oddfellows House, 184-186

How to Enter and Eligibility

1. Eligibility

To enter Lifetime ISA Summer Prize Draw you must:

- a. Hold a Qualifying Account with Unity Mutual (as defined below); and
- b. Make a Qualifying Deposit (as defined below) during the Qualifying Period; and
- c. Satisfy the eligibility requirements as set out in section 6 of these terms and conditions
- d. Not be employed by the Oddfellows or Unity Mutual as staff members are excluded from the draw.

2. Qualifying Account

- a. Hold a Unity Mutual Lifetime ISA to which you have made a Qualifying Deposit.
- b. If you don't meet or stop meeting any of these criteria between entering the Prize Draw and the draw being made on 15 September 2024, you may be disqualified, and any prize you won will be forfeited.

3. Qualifying Period

- a. A total deposit of £10 or more, successfully deposited and credited into a Qualifying Account during the Qualifying Period through:
 - i. Direct Debit provided that you have instructed the collection by Direct Debit on or before 11:59 am on 24 August 2024 and the deposit is successfully collected thereafter;
 - ii. Bank transfer or direct credit successfully deposited by 11:59 pm on 24 August 2024;

- iii. Transfer from another Lifetime ISA provider into a Unity Mutual qualifying product, requested before or during the Qualifying Period and completed by 11:59 pm on 15 September 2024.
- b. It is not necessary to break down deposits of more than £10 into separate deposits.
- c. Smaller sums that cumulatively add up to £10 will be deemed a Qualifying Deposit.

5. Withdrawals

- a. Withdrawals during the Qualifying Period will be subtracted from the total Qualifying Deposits, except for withdrawals from a Unity Mutual Lifetime ISA for property purchases.

6. Disqualification

- a. You will not be eligible if you close your Qualifying Account during the Qualifying Period.
- b. You will not be eligible if you request to transfer the entire balance of your Qualifying Account to another Lifetime ISA provider, completed or pending at 11:59 pm on 15 September 2024.

7. Maxed Out Accounts

- a. Accounts that have reached the Lifetime ISA limits for the tax year will be entitled to a total of 20 entries, provided compliance with these Offer Terms.

8. Government Bonus

- a. Any Government bonus added to your savings will not count as a Qualifying Deposit, unless included as part of a transfer from another provider.

9. Automatic Entry

- a. Anyone complying with these terms and conditions will automatically be entered. Contact marketing@unitymutual.co.uk by 14 August 2024 to opt-out.

10. No Fee

- a. There is no fee for entering the prize draw.

Winner Selection

11. Selection Process

- a. One winner will be randomly selected by a computer process on 16 September 2024 and notified by email by 11:59 pm by 18 September 2024.

12. Acceptance of Prize

- a. The winner must respond to confirm acceptance or decline the Prize within five (5) business days from the notification email.

13. Non Response:

- a. If the winner does not respond within the timeframe, they will forfeit the Prize. A new winner will be randomly selected by 30 September 2024 and notified within five (5) business days. For the avoidance of doubt, the new selected winner will also need to respond to us to accept or reject the prize within a five (5) business day timeframe, otherwise a new winner will randomly be chosen following the above process.

Prize

14. Prize Details

- a. There is one (1) prize of £500. The Prize will be paid directly into the winner's bank account within five (5) business days of acceptance.

15. Non-Transferable

- a. The Prize is non-exchangeable, non-transferable, and no alternatives will be offered. Only the selected winner can claim the Prize.

General Terms

16. Supplementary Terms

- a. These Offer Terms supplement the Unity Mutual Terms & Conditions and Promotional Terms & Conditions on the Unity Mutual website.

17. Acceptance

- a. Participation in the prize draw indicates acceptance of these Offer Terms.

18. Liability

- a. We do not accept liability for damage, loss, injury, or disappointment from participating, nor for technical failures delaying the draw or winner communication.

19. Tax Implications

- a. Ensure understanding of ISA rules, including withdrawal penalties and tax implications, which depend on personal circumstances and may change.

20. Transfer Delays

- a. Confirm we can support transfers from another provider to avoid delays. We are not liable for any transfer delays.

21. Tax Advise

- a. We do not provide tax advice. Understand your tax position in relation to Unity Mutual's products and the Prize.

22. Winner Information

- a. We are required to make available information that indicates that a valid award took place. To comply with this obligation, we will send the surname and county of the prize winners to anyone requesting this information. If you object to any or all of your surname and county being published or made available, please notify us by contacting us on marketing@unitymutual.co.uk, and we will remove you from the draw. We must provide details of any prize draw entrants to the Advertising Standards Authority, the Financial Conduct Authority, or any other competent authority requiring such details, on request.

23. Data Processing

- a. Personal data will be processed for administering the prize draw in accordance with our Privacy Notice.