

Clockwise Current Account Prize Draw – Terms & Conditions

1. Promoter

The promoter of this prize draw is **Clockwise Credit Union Ltd**, 1 St Nicholas Place, Leicester, LE1 5LB (“Clockwise”, “we”, “us”).

2. Eligibility

To be eligible for entry into the prize draw, you must:

- be a UK resident aged 18 or over;
- be a member of Clockwise Credit Union; and
- hold a Clockwise Current Account;
- hold an active Clockwise debit card linked to your current account;
- keep your Clockwise Current Account open at the time the draw takes place and at the time the prize is paid.

Employees of Clockwise Credit Union are not eligible.

3. Promotional Period

The prize draw will run for six (6) consecutive monthly draws, beginning on **01/02/2026** and ending on **31/07/2026**, unless extended or ended early in accordance with Section 12.

Each monthly draw will relate to qualifying debit card transactions made during the previous calendar month.

4. How to Enter

Eligible members are automatically entered into the draw each month when they make transactions using their Clockwise debit card.

- Each debit card transaction made during the month equals one (1) entry into that month's prize draw.
- There is no minimum spend required.
- Only settled transactions will count as entries.
- ATM withdrawals will count as entries
- Reversed, declined, or cancelled transactions will not count.
- The following transactions do not qualify as entries:
 - Direct Debits or standing orders
 - balance transfers or internal transfers
 - fees, interest, or account charges
 - any fraudulent or unauthorised transactions

There is no maximum number of entries unless required by law or system constraints. If a cap is introduced, Clockwise will notify members.

5. The Prize

- Each month, one winner will receive £100 (“the Prize”).
- The Prize will be paid directly into the winner’s Clockwise Current Account within 30 days of the draw.
- The Prize is non-transferable and no alternative will be offered.
- Clockwise reserves the right to change the prize. Eligible members will receive 30 days’ notice of any change to the value or nature of the prize.

6. Selection of Winners

- Winners will be selected at random from all valid entries using a secure automated process.
- The draw will take place within 15 working days following the end of each calendar month.
- Only one prize may be awarded per customer per prize period.

Clockwise’s decision is final and no correspondence will be entered into regarding the outcome of the draw.

7. Notification of Winners

- Winners will be notified by email and/or telephone using the contact details held on their account.
- If a winner does not wish to accept the prize, they must tell us within **14 days** of being notified.
- If a winner cannot be contacted after reasonable attempts, declines the prize, or becomes ineligible, Clockwise may select a new winner at random.

8. Publicity

- The winner's name and county may be made available upon request for 12 months after the draw, subject to the winner’s consent.
- With consent, Clockwise may publish the winner’s name and photograph for reasonable promotional purposes.

9. Opting Out

You may opt out of future prize draws at any time by emailing hello@clockwise.coop with your full name, date of birth, and postcode.

Opting out will not affect your current account.

10. Fraud, Misuse, and Disqualification

Clockwise may disqualify any entrant who:

- tampers with or attempts to manipulate the entry process;
- provides false or misleading information;
- carries out fraudulent debit card transactions; or
- otherwise acts in a way that undermines the fairness or integrity of the draw.

Clockwise may recover any prizes awarded in error or in connection with fraudulent behaviour.

11. Limitation of Liability

To the fullest extent permitted by law, Clockwise will not be liable for:

- entries that are lost, delayed, corrupted, or not recorded for technical reasons;
- the inability of a winner to take up the prize;
- any loss or injury resulting from participation in the draw, except where caused by Clockwise's negligence.

Nothing in these terms excludes liability for death or personal injury resulting from negligence.

12. Changes to or Withdrawal of the Prize Draw

Clockwise reserves the right to:

- amend these Terms & Conditions;
- suspend, postpone, or terminate the prize draw;
- replace the monthly prize with an equivalent of equal or greater value.

Changes will be published on www.clockwise.coop, and where appropriate, members will be notified directly.

13. Data Protection

Clockwise will use your personal data solely to administer the prize draw unless you consent to additional uses.

This includes verifying eligibility, selecting winners, issuing prizes, and auditing the draw.

Your data will be handled in accordance with Clockwise's Privacy Policy and current data protection legislation.

For more information, please refer to:

www.clockwise.coop/privacy-policy

14. Governing Law

These Terms & Conditions are governed by the laws of England and Wales.

Any disputes may be brought in the courts of England and Wales or, if you live in Scotland, in the Scottish courts.