

Prize Draw 1.0 Terms and Conditions

Definitions

"**we**", "**us**" or "**our**" means Great Western Credit Union Limited (GWCU).

"**you**" or "**your**" means the GWCU member.

"**the prize draw**" means GWCU's Prize Draw 1.0.

"**the qualifying period**" means the period from 01/01/2026 - 30/11/2026.

"**winner**" means the entrant who qualifies and wins **the prize draw**

Entry

1. **The prize draw** will run for **the qualifying period** only.
2. Entry to **the prize draw** will be eligible to GWCU members with a Christmas Saver account.
3. By depositing money into your Christmas Saver account, you are opting into **the prize draw** providing you meet all the qualifying criteria in these terms and conditions and have not opted out of the competition.
4. By depositing money into your Christmas Saver account, you will be deemed to have accepted these **terms and conditions** and agreed to be bound by them.
5. There is no cost to participate in **the prize draw**. There is no penalty for not fulfilling the eligibility criteria, other than not being eligible to enter **the prize draw**.
6. Qualifying members can only have one entry into **the prize draw**.
7. **The prize draw** is only open to GWCU members who are permanent residents of the United Kingdom, aged 18 years and over, have made a deposit to the Christmas Saver within **the qualifying period**, who meet the eligibility criteria, and who are not in breach of these **terms and conditions** or any other **terms and conditions** applicable to their GWCU membership and accounts.
8. If GWCU has grounds to suspect any entrant or third party of cheating, deception or fraud of any kind, or if GWCU believes any **the prize draw** is being abused in any way, GWCU reserves the right (in its sole discretion) to disqualify any entrant it reasonably believes to be responsible for, or associated with, such activity and/or refuse to pay any Prize.

9. In entering **the prize draw**, you confirm that you are eligible to do so. GWCU may require you to provide proof that you are eligible to enter and/or win any prize.
10. Entrants to **the prize draw** must not work for GWCU or any party connected with the administration of **the prize draw** and must not have been involved in setting up or running **the prize draw**. Entrants must not be immediate family members and/or members of the same household as employees of GWCU, or any party connected with the administration of **the prize draw**.
11. GWCU shall have the sole decision on whether the criteria or any other eligibility requirements have or have not been met.
12. You can opt out of **the prize draw** at any time by contacting us at info@gwcu.org.uk. If you have opted out, you can opt back in at any time via the same method. You acknowledge that if you opt out, you will no longer be eligible for entry into **the prize draw**.
13. If you don't meet or stop meeting any of these criteria after entering **the prize draw** then you may be disqualified and any prize you may have won as a disqualified entrant will be forfeited. If you are awarded any prize while ineligible to enter **the prize draw**, you will be required to pay such prize back to the GWCU.
14. These terms and conditions can be accessed on <https://greatwesterncu.org/>.

Prize Eligibility

15. To be eligible for **the prize draw** prize you must meet the following conditions:
 - a. Have a minimum balance in your Christmas Saver of £250 at the end of **the qualifying period**;
 - b. Have made at least 6 deposits over **the qualifying period**;
16. Prizes from any other GWCU prize draw or promotion will not be included within your balance.

Prize, winner selection, and notification

17. There will be one **winner** of **the prize draw**.
18. The prize draw winner will be selected on 01/12/2026.
19. At the end of **the prize draw**, one prize **winner** will be selected at random using trusted software.
20. Following verification that prize eligibility has been met, the **winner** will be notified within 5 working days confirming their win by secure message and telephone.
21. If GWCU is unable to contact the winner within 5 working days of the initial communication, the winner will be deemed to have forfeited the prize and a new winner will be selected at random.

22. GWCU's decision in respect of **winner** is final and binding in all respects on all entrants and no correspondence or discussion will be entered into.
23. The prize is not negotiable or transferable and may not be claimed by a third party on any **winner's** behalf.
24. The **winner** can be eligible for participation in any other prize draw or promotion run by GWCU.
25. If you are a **winner**, you can tell us at the time of confirmation of your win if you object to or want to limit the amount of information that will be made available about you or your win. If you object, GWCU will only refer to you and your win in any promotional activities by reference to the first initial of your surname and your location. GWCU will maintain personal data about **winners** internally in accordance with our privacy policy.

Liability

26. Unsuccessful entrants will have no claim or action whatsoever against GWCU or its employees as a result of participating in **the prize draw**.
27. GWCU does not accept any responsibility whatsoever for any technical failure, regardless of cause, including, for example, equipment failure, network, server, computer hardware or software failure of any kind; which may restrict, delay or prevent the transmission or receipt of qualifying transactions.
28. GWCU reserves the right to amend these **terms and conditions** or cancel **the prize draw** without notice if required by law or due to reasons beyond GWCU's reasonable control.
29. GWCU reserves the right to amend these **terms and conditions** for any reason in its sole discretion, by giving you not less than one month's notice in advance of the commencement of the relevant **qualifying period**.

Personal Information

30. Any personal information entrants provide will be processed by GWCU for the purposes of administering **the prize draw** and for the effective running of your GWCU account. More information on how we collect, use and share personal information, individuals' data privacy rights and how these can be exercised can be found in our Privacy Policy.
31. Great Western Credit Union Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Number is 213583 and our address is 2 York Court, Upper York Street, Bristol, BS2 8QF.

32. Prize Draws are not regulated by The Financial Conduct Authority or the Prudential Regulation Authority.