The Members' Draw Terms and Conditions

1) These Terms and Conditions govern the Skipton Building Society Members' Draw which runs from 30 September 2026 to 30 September 2027 ("**the Promotion**"). By choosing not to opt-out of the Promotion a member will be deemed to have accepted these terms and conditions. The Promotion consists of a series of twelve monthly prize draws, each a "**Members' Draw**". Eligibility is assessed separately for each Members' Draw. Entry is free and no purchase is necessary.

Promoter

2) Skipton Building Society of The Bailey, Skipton, North Yorkshire BD23 1DN ("**we**", "**us**", "**our**" or "**promoter**") is the promoter of the Promotion.

Eligibility

3) Each Members' Draw is **only** open to members of Skipton Building Society who at the Eligibility Date (see section 4 below):

a) are aged 18 years old or over;

b) are resident in the United Kingdom (serving members of the UK Armed Forces see section 7 below);

c) are the holder of: (i) an active Skipton Building Society savings account with a minimum balance of £100; and/or (ii) Skipton Building Society mortgage account with a minimum outstanding balance of at least £100; and,

d) are not excluded from a Members' Draw under section 6.

If a member meets all of section 3 above they are an **Eligible Member**.

4) The "Eligibility Date" is the date at which we check whether a member qualifies for a particular Members' Draw. Eligibility is assessed separately for each Members' Draw. **To be entered a member must meet the eligibility requirements set out in section 3 at 23:59 on the Eligibility Date for that Members' Draw, as set out in section 17**. If a member qualifies for one Members' Draw, they will not automatically qualify for future Members' Draws.

5) If a member has a joint account with another member which meets section 3(c) of the eligibility requirements above, each member may enter a Members' Draw in their own right. Section 13 provides further details on joint account eligibility.

6) The following individuals are not eligible to enter a Members' Draw:

a) employees of the promoter;

b) employees of group companies of the promoter including: Jade Software Corporation Limited Group, the Connells Limited group of companies, Skipton International Limited and Skipton Business Finance Limited;

c) any member who is in breach of their account terms and conditions;

d) those who are not resident in the United Kingdom;

e) customers with Financial Advice products only;

f) members with Permanent Interest Bearing Shares only (PIBS);

g) nominated Attorneys or Deputies, unless a member in their own right;

h) customers with partnership products only (e.g. Life Insurance and Home Insurance);

i) operators e.g. parents managing children's accounts or trustee accounts unless a member in their own right;

j) registered contacts for Junior Cash ISA or Child Trust Fund, unless an Eligible Member in their own right;

k) deceased members or personal representatives;

l) members with no known address;

m) members who have opted out of the Promotion; and

n) any member who does not satisfy the eligibility requirements in section 3.

7) For the purposes of section 3(b), a member serving in the UK Armed Forces will still be eligible if they are stationed or deployed outside the United Kingdom, provided they satisfy the eligibility requirements of these Terms and Conditions.

8) Eligible Members should ensure their personal contact details are up to date. Details can be updated in branch, by post, by telephone or through Skipton Online.

9) We may require a member to provide proof they are eligible to enter the Promotion.

How to enter and entries

10) Eligible Members will be automatically entered into the Promotion, unless they choose to opt out.

11) Each Eligible Member will receive between one and five entries per Members' Draw based on their length of continuous membership, as set out in the table directly below. Length of continuous membership is calculated at 23:59 on the Eligibility Date before each Members' Draw. Entries are applied automatically and Eligible Members do not need to take any action to enter. Any reference to continuous membership in these Members' Draw - Terms and Conditions relates purely to this.

Length of continuous membership	Number of entries for each Members' Draw
Less than 2 years	1
2 years but less than 4 years	2
4 years but less than 8 years	3
8 years but less than 11 years	4
11 or more years	5

12) Eligible Members will therefore receive at least one entry per Members' Draw and additional entries if applicable, capped at a maximum of 5 entries per Members' Draw. An Eligible Member will not receive additional entries if they hold more than one savings and/or mortgage account - additional entries are only received through continuous membership.

13) Where joint accounts exist, each joint account holder can be entered into a Members' Draw individually, provided they meet the eligibility requirements set out in section 3 in their own right. Where a member holds an account in their sole name and holds an account jointly with another person, each member's continuous membership period will be calculated separately based on their own membership history with us. A member cannot rely on the membership history of a joint account holder or joint borrower when determining their continuous membership period for the purposes of the Promotion. For example, member A has been a member for 5 years through a savings account and jointly holds a mortgage with member B who has been a member for 15 years. For the purposes of the Promotion, member A's continuous membership period will be treated as 5 years and member B's continuous membership period will be treated as 15 years.

14) If an individual joined Skipton Building Society as a member before turning 18 years old, we will count their continuous membership from the date they first became a member. An individual can only be an Eligible Member for the purposes of a Members' Draw once they reach 18 years old and provided they meet the eligibility requirements in section 3.

15) The number of additional entries is limited to ensure the Promotion remains fair to all members.

Entry period and draw dates

16) The Promotion runs from 30 September 2026 to 30 September 2027 (inclusive).

17) There are twelve Members' Draws in the Promotion. The first Members' Draw takes place on 1 October 2026. Thereafter, each Members' Draw will take place on the 1st working day of each calendar month. If this falls on a weekend or on a Bank Holiday, the monthly draw will take place on the next available working day. Members' Draw dates and Eligibility Dates are set out below:

Members' Draw	Eligibility Date (at 23:59) This is the date we check whether a member qualifies to be entered into that month's Members' Draw.	Members' Draw Date
October 2026	30 September 2026	1 October 2026
November 2026	31 October 2026	2 November 2026
December 2026	30 November 2026	1 December 2026
January 2027	31 December 2026	4 January 2027
February 2027	31 January 2027	1 February 2027
March 2027	28 February 2027	1 March 2027
April 2027	31 March 2027	1 April 2027
May 2027	30 April 2027	4 May 2027
June 2027	31 May 2027	1 June 2027
July 2027	30 June 2027	1 July 2027
August 2027	31 July 2027	2 August 2027
September 2027	31 August 2027	1 September 2027

18) Entries accrued in a month apply only to that month's Members' Draw and do not roll over to subsequent Members' Draws.

Prizes

19) There will be 8 winners per Members' Draw. Each month a Members' Draw will award: (a) 1 x prize of £25,000; (b) 2 x prizes of £10,000; and (c) 5 x prizes of £1,000. Prizes are awarded in this order. Prizes will be paid in pounds (£) sterling.

20) Prizes are non-transferable and cannot be exchanged and no alternative prize will be offered. We do not accept any responsibility for any costs which are associated with the prizes which are not expressly included in the prizes and any other costs incurred are the responsibility of the winner(s).

21) The Promoter is not responsible for any tax liabilities arising from the receipt of a prize.

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Winner selection and notification

22) Winners and reserve winners will be selected at random from all Eligible Members for that Members' Draw using a secure, fair and verifiably random selection process. Prizes will be awarded to selected winners in the order they are drawn. Additional Eligible Members will be selected as reserve winners and may receive a prize if a selected winner is ineligible, cannot be contacted, declines the prize, or the prize cannot otherwise be awarded.

23) Winners will be notified within 30 calendar days of each Members' Draw taking place using the contact details we hold which will either be by phone, email, post or in person.

24) If the first contact with the winner is unsuccessful, we will make a minimum of 5 additional attempts over 180 calendar days either by phone, email, post or in person after the Members' Draw has taken place. If after this period, we have not been able to make contact with the member we will allocate the prize to the reserve winner for that Members' Draw.

Payment of Prizes

25) Once contact has been made with the winner, prizes will be paid within 30 calendar days into a UK nominated account, in the name of the winner unless instructed by the winner to make payment into a Skipton savings account, subject to account terms and conditions.

26) We may carry out verification and fraud checks, before awarding a prize. Should the winner wish to forfeit the prize, they can do so by confirming in writing to our Membership Team, within 30 calendar days from the date they are notified they are a winner, by emailing **membersdraw@skipton.co.uk** or sending a letter FAO The Membership Team (Members' Draw), Skipton Building Society, Principal Office, The Bailey, Skipton, North Yorkshire, BD23 1DN. We will then allocate the prize to a reserve winner.

27) A member who is deceased on the Eligibility Date will not be eligible. Where an eligible winner dies after the relevant Members' Draw, but before the prize has been awarded, the prize may be claimed on behalf of their estate by their personal representative. The personal representative must provide proof of their authority to act, such as Grant of Probate, Letters of Administration or Confirmation (in Scotland).

Opt-Out

28) All members can opt out of the Promotion at any time by completing an online form at **www.skipton.co.uk/members-draw** or by visiting one of our branches where one of our branch colleagues will complete the form for a member or a member can opt out by calling 0345 266 7751. Once a member has opted out of the Promotion, a member will not be able to re-enter it.

29) Members may opt out at any time. If we receive an opt-out request after the Eligibility Date for a particular Members' Draw, the member may still be included in that draw and the opt-out will take effect from the following Members' Draw. Members who have opted out will be excluded from all Members' Draws in the future and will not be able to opt back in.

Withdrawal or Changes

30) We may withdraw, suspend or amend the Promotion at any time where it is reasonable to do so, including for operational, regulatory or legal reasons. If a Members' Draw is suspended or cancelled, entries for that draw will lapse and will not roll forward unless we state otherwise.

31) Where changes are significant, we will take reasonable steps to inform members in advance.

Decisions

32) The Promoter's decision will be final (acting reasonably and in accordance with these Terms and Conditions) with regard to all promotional matters and no correspondence will be entered into.

Publicity

33) The surname and county of prize winners are available on request from 30 days after the Members' Draw has taken place, provided the winner has been identified and their details verified. These details will also be available in branch and on **www.skipton.co.uk/members-draw**. If a member objects to this, please let us know by emailing **membersdraw@skipton.co.uk**, we will still be required to provide this information to the Advertising Standards Authority on request.

Data Protection

34) Skipton Building Society is responsible for the use of members' data in relation to the Promotion. Personal data will be processed in line with our Data Privacy Notice, available on **www.skipton.co.uk/privacy-policy**. Members' data will be used for the purpose of administering the Promotion, including to:

a) assess eligibility and adherence to the Promotion's Terms and Conditions;

b) notify and communicate with winners;

c) publish or make available the surname and county of winners, including with relevant regulators on request;

d) share winners' details within Skipton Group to verify that they are not employees;

e) carry out verification and fraud checks (see our Data Privacy Notice for more information);

f) recover prizes in the event of a disqualification (see sections 41 and 42 Disqualification for more details); and

g) handle queries and opt-outs relating to the Promotion.

35) The use of member data supports Skipton's legitimate interests to provide benefits to its members.

36) A member can opt out of the Promotion at any time (see sections 28 and 29 'Opt-Out'), if a member opts out we may still process that member's data including where required for legal, regulatory or fraud prevention purposes.

37) If a member has any questions about the use of their personal data, they can contact our Data Protection Officer at **DPO@skipton.co.uk.**

Liability

38) The Promoter accepts no responsibility for any eligible entry that is not successfully included in the Members' Draw due to technical failures or circumstances beyond the Promoter's reasonable control.

39) The Promoter will not be responsible for any loss arising from acceptance or use of a prize, except where the Promoter has been negligent or where the law requires the Promoter to be responsible including, but not limited to, death or personal injury attributable to our negligence, fraudulent misrepresentation (unless by others), our duties and liabilities under the Financial Services and Markets Act 2000, or any conduct of business rules we are bound to comply with.

40) These terms and conditions do not affect your legal rights.

Disqualification

41) We may disqualify a member from the Promotion if we reasonably believe that they:

a) have breached these terms and conditions or their relevant account terms and conditions;

b) have acted dishonestly or unfairly; or,

c) are not eligible to take part in the Promotion.

42) If a member is disqualified their entry or entries will be removed and if a prize has already been awarded, we may withdraw or recover the prize where appropriate.

Complaints

43) If an individual would like to make a complaint about this Promotion, they can contact us:

a) by completing this online form **www.skipton.co.uk/complaints**

b) by emailing **membersdraw@skipton.co.uk**; or

c) by writing to FAO The Membership Team (Members' Draw), Skipton Building Society Principal Office, The Bailey, Skipton, North Yorkshire, BD23 1DN.

44) We will aim to resolve the complaint as quickly as possible and in line with our standard complaints process available here **www.skipton.co.uk/complaints**

Severance

45) If any of these terms and conditions are found to be unlawful, invalid or unenforceable, that part will not apply. All other parts of the terms and conditions will continue to apply in full.

Governing Law

46) These terms and conditions, their subject matter and their formation, are governed by English law and the courts of England and Wales will have exclusive jurisdiction except that if you are a resident of Scotland, you may also bring proceedings in Scotland or if you are a resident of Northern Ireland, you may also bring proceedings in Northern Ireland.

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