15 Month Fixed Rate Cash ISA (Issue 316.5)

Account Terms and Conditions

SKIPTON BUILDING SOCIETY Since 1853

keyfacts®

This account might be right for you if you:

- want to pay in from £1 and you don't want to continue to pay in after 11/11/2026
- want a fixed rate of interest that's guaranteed for the fixed term
- want to be able to transfer in ISA savings from other ISAs
- are aged 18 or over.

This account will not be right for you if you:

- want to withdraw money before the end of the fixed term, if you close the account early, you'll have to pay an interest penalty so you may get back less than you paid in
- don't have a valid email address
- want to open a joint account.

Summary box – key savings account information

Account name	15 Month Fixed Rate Cash ISA (Issue 316.5)			
What is the interest rate?	**Balance**	**Annual interest (tax-free)**	**Monthly interest (tax-free)**	**Annual Equivalent Rate (AER)**
	£1+	4.96%	4.85%	4.96%
	• The fixed rate term begins from the first payment into the account. • This account earns interest daily and it can be added to the account either annually or monthly. • If you choose annual interest, it's added to the account the day before the anniversary of account opening and the day before the end of the fixed term. • If you choose monthly interest, it's added to the account the day before the same date in the month the account was opened. For example, if the account was opened on the 30th of the month, monthly interest would be added on the 29th. If there's no such date, it will be added on the last day of the month. • If you ask us to pay interest to a different account, we'll pay it on the first business day after the day we'd have added it to this account. Business days exclude Saturday, Sunday and bank holidays. • Interest due in the first three days of the new tax year may arrive up to three business days later.			
Can Skipton Building Society change the interest rate?	• The interest rate is fixed for the term of the account.			
What would the estimated balance be at the end of the fixed term based on a £1,000 deposit?	**Opening balance**		**Estimated balance**	
	£1,000		£1,062	
	• The estimated balance above assumes that: - the account is opened with £1,000 and starts earning interest straight away - no further deposits or withdrawals are made - the interest is paid annually and on maturity - the interest is added to this account. • Estimated balances are for illustrative purposes only. They may be less for accounts opened by debit card or cheque, because interest won't be earned until the account receives the deposit.			
How do I open and manage my account?	• This account is only available to UK residents aged 18 or over. However, if you're not a UK resident, you may still be able to open this account if you meet the government's ISA requirements. Please see the ISA Declaration on our application form for more details. • To open and manage this account, a valid email address must be provided. • You can open and manage it through Skipton Online, in the Skipton App, in branch, by post or by phone. You may be required to set up appropriate security and access measures, and these might differ depending on how you choose to manage the account. • The minimum opening and operating balance for this account is £1. • The minimum operating balance must be met for interest to be earned. • You can pay in your total ISA allowance (currently set at £20,000 per tax year). • You can also request transfers in from other ISAs you have with us or other providers. • Any payments or ISA transfer requests into this account need to be received on or before 11/11/2026. After this, the account will be closed to payments in. If you're paying in by ISA transfer, the money in the existing ISA must be available for transfer before this date. • The maximum balance for this account is £1 million. • Joint accounts aren't allowed.			

Can I withdraw money?	• You've 14 days from when you open the account to notify us if you wish to cancel the account. • You can't withdraw part of the account balance. However, you can close the account at any time and withdraw the full balance through Skipton Online, in the Skipton App, in branch, by post or by phone, as long as you've set up the relevant security and access measures. • If you close the account and withdraw by electronic payment, this must be to a UK bank or building society account in your own name. We won't make an electronic payment to any other type of account. • If you close the account after the 14-day cancellation period and before the end of the fixed term, you'll have to pay 90 days' worth of interest, so you might get back less than you've paid in. • At the end of the fixed term, which is known as 'maturity', the account will automatically transfer into a new 1 year fixed rate Cash ISA, unless you tell us otherwise when we contact you before maturity. You can find out more about the maturity process in term 9 of the further terms and conditions.
Additional information	• The AER shows what the interest rate would be if interest was paid and added each year. • All ISA interest is paid tax-free, which means it's exempt from income tax. Tax rules may change in future. • Accounts can be withdrawn from sale at any time and without notice.

Please make sure you read the account's further terms and conditions.

The agreement for this savings account is made up of these terms and the Savings Account Terms and Conditions.

Before opening a savings account, we strongly advise for your own benefit and protection that you read all the terms and conditions, including our Savings Account Terms and Conditions (which are available on request or via our website). This is because you'll be legally bound by them, and we intend to rely on them. If you don't understand any point, please ask for further information.

Important information about ISAs

The Financial Conduct Authority is a financial services regulator. It requires us, Skipton Building Society, to give you important information to help you decide whether our 15 Month Fixed Rate Cash ISA is right for you. You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

How much can I pay into an ISA?

- The government currently sets a tax-free allowance that you can pay in Individual Savings Accounts (ISAs) each tax year; 6 April – 5 April. The allowance is currently set at £20,000 per tax year.
- You can split your ISA allowance however you like between:
  - Cash ISAs
  - Stocks and Shares ISAs
  - Innovative Finance ISAs
  - a Lifetime ISA (if you're eligible, maximum subscription is currently set at £4,000 per tax year).

  This means you will be able to pay into more than one of each type of ISA in the same tax year (with the exception of Lifetime ISA, where you can only pay into one per tax year) as long as you don't go over the maximum overall limit.

  Here are some examples of how you could do this:

Example	Cash ISAs		Stocks and Shares ISAs	Innovative Finance ISAs	Lifetime ISA	Total
	Fixed Rate	Easy Access				
1	£8,000	Nil	£6,000	£6,000	Nil	**£20,000**
2	£5,000	Nil	£11,000	Nil	£4,000	**£20,000**
3	£10,000	£6,000	Nil	Nil	£4,000	**£20,000**

Can I transfer my existing ISA to a Skipton Cash ISA and stay tax-free?

- Simply log in to Skipton Online or the Skipton App to get started. Alternatively, speak to us at your local branch.
- If you want to transfer your ISA savings, you can transfer some or all of the amount, depending on what your current ISA provider allows. If you're transferring from one Skipton ISA to another Skipton ISA, you can only transfer in full.
- If the transfer can be completed using the electronic ISA transfer system, your transfer will normally be completed within seven business days after we receive your instruction.

- Otherwise, within five business days of receiving your transfer instruction, we'll send it to your current ISA provider and tell them we'll accept the transfer.
- Once they've transferred your money to us along with the information we need, we'll add the money into your Skipton ISA within three business days.
- We'll backdate the interest to whichever is soonest; either:
  - the date on the cheque from your current ISA provider, or
  - 15 business days (for a Cash ISA or Innovative Finance ISA transfer) or 26 business days (for a Stocks and Shares ISA transfer) after we receive your instruction.
- If you choose to be updated by text message on how your ISA transfer is progressing, we'll send you a message when the transfer request has been input on our system and to confirm when we've received the money from your current ISA provider.

Can I transfer my Skipton Cash ISA to another provider and stay tax-free?

- For previous years' ISA subscriptions in variable rate Cash ISAs, you can transfer some or all of your ISA savings to another ISA provider, without affecting your ISA allowance, if the terms of both accounts allow it.
- For current year's ISA subscriptions in variable rate Cash ISAs, you can only transfer your Skipton Cash ISA in full to another ISA provider, and only if the terms of both the accounts allow it, without affecting your ISA allowance.
- For previous years' or current year's ISA subscriptions in fixed rate Cash ISAs, you can only transfer your Skipton Cash ISA in full to another ISA provider, and only if the terms of both the accounts allow it, without affecting your ISA allowance.
- If you transfer savings from a Cash ISA to a Lifetime ISA, the value transferred will count towards the annual £4,000 Lifetime ISA allowance, but not the overall ISA allowance for the tax year.
- If you wish to transfer your money to another ISA provider, please contact your new provider. Once we receive a transfer instruction from them, we'll transfer your money by the date you choose or within five business days, whichever is later. Your savings will remain tax-free (providing the transfer is in accordance with ISA Regulations).

Can I cancel my account?

- Yes, from account opening, you have 14 days to notify us. We'll refund your money or transfer your funds, plus any interest earned, to another account with Skipton or another provider without penalty.
- If you open the account with money previously held in an ISA, and you subsequently cancel the account, your funds won't lose their ISA status, as long as you transfer them to another ISA.
- If you open the account with money not previously held in an ISA, and you subsequently cancel the account, your cancelled ISA won't count as an ISA subscription. Any interest that you've earned during this period will be paid gross, which means no tax is deducted. It's your responsibility to pay any tax due, based on your individual circumstances.

What if I'm new to Skipton?

- We'll require your National Insurance number, confirmation of address and some form of identification to open the account. If you're on the electoral roll for your current address, we may be able to verify your identification electronically. To do this, please call 0345 850 1722 and we'll let you know straight away if you've passed our checks.
- If we can't verify your identity electronically, you're not registered on the electoral roll or you're opening in branch, you'll need to provide proof of identity as set out in our 'Proving your Identity' document or at www.skipton.co.uk/help-and-support/savings-help in the 'Useful Documents' section.

Further terms and conditions for our Fixed Rate Cash ISA

1 Opening and managing the account

1.1 This account must be in your own name and not be held for the benefit of anyone else, including being used as security for a loan.

1.2 This account can't be opened by someone who holds a Power of Attorney for you, however, their name can be added later. If this happens, we'll remove online access from the account and we'll provide phone access for them if possible.

1.3 We'll operate the account in accordance with government legislation and HMRC regulations and guidance.

1.4 We'll satisfy ourselves that anyone we delegate our functions and responsibilities to under the terms agreed is competent to carry them out.

1.5 We must receive the completed application, including declaration, before the account is withdrawn from sale. If we don't receive this, the application will be cancelled.

1.6 The account opening date is the date that we receive the first payment. You won't be able to make a payment in until we've received the completed application, including declaration.

1.7 If we don't receive a payment in or a request for an ISA transfer in that meets the minimum operating balance before the date the account becomes closed to payments in, the application will be cancelled, and the account won't be opened.

1.8 If you breach the ISA Regulations or become bankrupt, we may have to void the account. If this happens, we'll notify you. You may then have to pay tax on the interest earned. Where you've made payments which breach ISA regulations, we'll attempt to return payments to you. Where, after making reasonable efforts, we've not been able to return those funds, we may open a new easy access non-ISA account with a variable rate of interest to place those funds into.

1.9 We can remove phone access if, in our reasonable opinion, it isn't viable for the service to continue. If this happens, we'll give you 30 days' notice.

1.10 If you cease to be eligible for an account that can be operated online, we'll change the account to a suitable alternative account.

1.11 If you die, interest due up to the date of death will be paid. From the date of death, the account will transfer to a new easy access Cash ISA with a variable rate of interest and no online access. It will be dealt with in accordance with HMRC regulations and guidance, and we'll advise your personal representatives of the new rate and terms of the account.

2 Making payments into the account

2.1 You can make payments into the account, until we close it to further payments in, by:

- electronic payment from another UK bank or building society by Faster Payments, CHAPS or BACS
  - we don't accept any Direct Debit payments or standing orders into this account
- internal transfers from another Skipton Building Society account
  - this is subject to any notice period or other restrictions that the account has on withdrawals or closures
- transferring ISA savings in from other ISAs via our ISA transfer service
- debit card
- cash, in branch only
  - you'll need to provide photographic identification for the first cash payment, details are set out in our 'Proving your Identity' document or at www.skipton.co.uk/help-and-support/savings-help in the 'Useful Documents' section.
- cheque, by post to our principal office or at any branch.

2.2 If opening this account by post, the first payment can only be made by cheque, internal transfer from another Skipton Building Society account or via our ISA transfer service.

3 Savings account limits

3.1 All payments into the account are subject to account minimum and maximum amounts. You can't pay more money into the account than the maximum balance. The limit can only be exceeded with any interest added. If you make a payment into the account which will take it over the maximum balance, or the account doesn't meet the minimum opening or operating balance, by the time the account becomes closed to future payments in, we'll return the money to you.

3.2 £5 million is the maximum amount any one saver can hold across all their Skipton Building Society savings accounts. For joint accounts, we'll treat the total balance held within it as if it's split equally between each of the account holders for the purpose of calculating this balance only. For example, if you're one of two account holders on a joint account containing £1 million, £500,000 of that will count towards your personal limit. This means you can pay in up to £4.5 million in any other Skipton Building Society account(s).

4 Withdrawals and closures

4.1 You can close the account at any time. However, after the 14-day cancellation period, if you close the account early, you'll have to pay an interest penalty, as explained in the summary box, unless we receive satisfactory evidence that:

- you or someone from your immediate family are diagnosed with a terminal or critical illness
- a bankruptcy order has been made against you. A bankruptcy order is a court order and means you're insolvent. Withdrawal in these circumstances can only be made by the Trustee in Bankruptcy.

4.2 If you close the account, we won't allow you to withdraw more than your cleared balance.

4.3 You can close the account and withdraw the full balance by:

- electronic payment to another UK bank or building society (but not Direct Debit)
  - to up to two nominated UK bank or building society accounts in your name. We won't make an electronic payment to any other type of account
  - online closures by Faster Payment over £30,000 need authorisation. To do this, please call us on 0345 850 1722 within five days of your request. The authorisation limit for online withdrawals and closures by Faster Payment can change. You can find the most up-to-date limit on our website or by contacting us
- transfer to another Skipton Building Society account in your name
  - this is subject to the terms and conditions of that account
- ISA transfer to another provider via our transfer service
- cash, in branch only
  - this is subject to our daily withdrawal limits. You can find out what these are by visiting our website or contacting us
- cheque, in branch, by post or phone
  - this is subject to our cheque withdrawal limits. You can find out what these are by visiting our website or contacting us.

4.4 If you instruct us to close the account, all the money in the account (minus any interest penalty), together with interest earned will be paid to you by the date you choose or within five business days of receiving your request, whichever is later. If you close your Cash ISA, you'll lose your tax-free benefits for previous or current years' ISA allowances, whichever apply at the time of closure, and you won't be able to replace this in the future.

4.5 You'll need to provide identification and a valid signature if you close the account in branch. Acceptable forms of identification are set out in our 'Proving your Identity' document or at www.skipton.co.uk/help-and-support/savings-help in the 'Useful Documents' section.

4.6 Electronic closure requests received after 8:00pm (3:30pm for requests over £100,000) on a business day or received on a non-business day will be treated as if they were received by the Society the next business day. Therefore, your savings will continue to earn interest until the next business day. Business days exclude Saturday, Sunday and bank holidays.

5 Interest

5.1 If you want interest to be paid to a different account, it must be a Skipton Building Society account or any other UK building society or bank account. The account we make payment to must be a nominated account in your name.

6 Non-payment accounts

6.1 This account is not a payment account for the purposes of the Payment Services Regulations 2017. It is a savings account and must not be used for multiple monthly transactions like current accounts.

7 Membership rights and the Society's Rules

7.1 This account is a share account, which means you'll become a shareholding member of Skipton Building Society. You'll be bound by the Rules of Skipton Building Society (also called our 'Rules'). Copies of our Rules are available on request.

8 Statements

8.1 Any electronic payment statement or annual statement will be provided online unless you request a postal statement.

9 Maturity of the Fixed Rate Cash ISA

9.1 We'll contact you before the end of the fixed term to explain the options open to you on maturity. You can choose to:

- do nothing – your savings will automatically transfer into a new 1 year fixed rate Cash ISA with similar restrictions on withdrawals and closures
- transfer some of or all your money to a different account with us, subject to the terms and conditions of that account. The account must be an account in your name
- add extra savings with the above two options, subject to any maximum balances that apply to the accounts
- withdraw some of or all of your money, see 4.3 for details.

9.2 If you 'do nothing' and continue in a new 1 year fixed rate Cash ISA:

- we'll send you confirmation of the new account within seven days of the maturity of this account
- our Savings Account Terms and Conditions will still apply, and we'll send you the Account Terms and Conditions for the new account.

The Financial Services Compensation Scheme

This account is covered by The Financial Services Compensation Scheme. For more information, please call us on 0345 850 1722, ask in branch or visit fscs.org.uk.

If you're not happy with our products or services

We have an internal complaints procedure. For more information, please call us on 0345 850 1722, ask in branch or visit skipton.co.uk. Also, the Financial Ombudsman Service provides a free and independent service for consumers and can be contacted at the following address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or visit financial-ombudsman.org.uk.

Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.

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 (excluding Northern Ireland) (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 Great Britain;
   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 Promotion and not to voting or any other rights.

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.

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 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 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.

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.