

## Prize Draw Terms and Conditions

- 1** The promoter is Experian Limited, The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ ("Experian")
- 2** Entry is open to all residents of England, Scotland and Wales and aged 18 or over, except employees of Experian (and family members thereof) and those individuals connected with the organisation or administration of this Prize Draw.
- 3** No purchase or application is necessary. Entrants do not need to apply for a loan, car finance, credit card or mortgage to be eligible for prize draw entry.
- 4** To enter the Prize Draw each entrant must (i) conduct a full comparison query for a loan, car finance, credit card or mortgage with Experian and (ii) follow the link to enter this Prize Draw, which shall be sent to the entrant by email following that comparison being completed ("Entry") before the Closing Date (defined below). A comparison query is defined as the completion of one of Experian's loan, car finance, credit card or mortgage forms, designed to show available products on the market. Individuals who conduct a comparison query but do not receive a follow up email are advised to call Experian's Service Desk for assistance on +44 (0) 344 481 0800.
- 5** One Entry per person.
- 6** Entries made in any other format, or which are incomplete, copied (whether in whole or in part) from other Entries, illegible, inappropriate and/or do not comply with these terms and conditions shall be rejected.
- 7** The Prize Draw opens on Monday 19th November 2018 GMT and closes on Friday 14th December at 23:59 GMT ("Closing Date"). Experian shall not be responsible for late or lost Entries.
- 8** The prize is to win one of ten prizes of £2,000 (two thousand pounds sterling) each. Ten winners will be chosen at random under independent supervision following the Closing Date from all eligible Entries. The judges' decision is final and no correspondence will be entered into. There is no cash alternative and the prize is not transferable. Experian reserves the right to substitute the prize in circumstances outside of its control for any prize which is of equivalent or greater value.
- 9** Winners will be subject to authentication, fraud and sanctions checks prior to receiving their prize. Experian reserves the right to select an alternative winner if these checks are not satisfied.
- 10** The winners will be notified via telephone or email using the contact details provided in their Entry on or after Friday 21st December 2018 and awarded the prize shortly thereafter (subject to the winners responding accurately to Experian's notification).

- 11** If a winner fails to respond within 30 days from the date of the notification that they have won, it may result in forfeiture of the prize and Experian reserves the right to select a further winner at random from the eligible Entries (in which case the same notification process will apply and the draw will be subject to independent supervision).
- 12** Subject to paragraph 10, the prize will be provided by a cheque that is posted to the winner to the address supplied by the entrant when they responded to Experian's notice (see paragraphs 9 and 10). Once posted Experian is not responsible for prizes which do not reach the winners for reasons beyond Experian's reasonable control.
- 13** To the extent permitted by law, Experian is not responsible (i) for any liability arising from any cancellation or delay of, or change to, the prize beyond Experian's control, or (ii) for any act or default of any third party supplier, or (iii) for any injury sustained as a result of the prize, save to the extent of death or personal injury due to the negligence of Experian.
- 14** By participating in the Prize Draw you acknowledge and agree that:
  - a.** all copyright and publicity rights in the Entry is licensed to Experian on a perpetual, royalty-free, sub-licensable, transferable and irrevocable basis to use, reproduce, adapt, publish, translate, create derivative works from, distribute, make available to the public, sell, commercially exploit worldwide and/or to incorporate in other works in any media now known or later developed for the full term of any rights that may exist;
  - b.** Experian owns all rights, title and interest, in all present and future intellectual property rights and all other rights in any products, services, software or functionality which Experian creates based upon or inspired by your Entry.
  - c.** any personal data submitted by you, contained within your Entry and/or in the course of our correspondence with you regarding the prize draw will be retained and processed by Experian (and its third party agents) for the purposes of administering the prize draw only in accordance with our privacy policy which can be accessed here.
- 15** Experian reserves the right to interrupt or withdraw the Prize Draw at its discretion at any time.
- 16** By submitting an Entry, the entrant agrees to be bound by these terms and conditions. The Prize Draw and these terms and conditions are governed by English law.
- 17** The name and home town of each winner shall be available upon written request to Experian. They shall also be displayed on Experian's Facebook (<https://www.facebook.com/ExperianUK>) and Twitter page (<https://twitter.com/experianexperts>). Both of these social media pages are public and do not require accounts in order to view. By participating in the Prize Draw you acknowledge and agree to the use of such details in this manner. You also acknowledge and agree that this Prize Draw is in no way sponsored, endorsed, administered by or associated with Facebook or Twitter.