

Opt in, Activate & Use a Cashback Offer Prize Draw – Terms & Conditions

1. Who can enter?

This Prize Draw (the "Draw ") is open to Lloyds, Halifax or Bank of Scotland personal debit card holders and Visa primary credit card account holders.
And who are UK resident and 18 +.

2. Overview

The Draw opens on 1st October 2026 and will close at 23:59 on 31st October 2026 'Promotional Period'. Entries received after the closing date will not qualify. **Remember: only spend what you can afford.**

'We' means Lloyds Bank plc.

3. The prize

There are 100 prizes of £50 to be won. You can only win once.

4. How to enter the Draw

- 1) Click 'Everyday' tab in your home menu
- 2) Scroll down and select 'Rewards' for Lloyds, 'Cashback Extras' for Halifax or 'Everyday Offers' for Bank of Scotland
- 3) Click 'Cashback' tab
- 4) Activate the 'Opt in, Activate & Use a Cashback Offer Prize Draw' in app.
- 5) Then activate and use a cashback offer within '**Offers**' section as explained in the cashback offer conditions before **31st October 2026**.

If you have more than one eligible debit card or credit card with Lloyds, Halifax or Bank of Scotland, you only need to activate the Draw once.

For credit cards, only the primary cardholder can be entered into the Draw.

5. Are there any cashback exclusions?

Cashback earned through Lloyds Travel bookings, Lloyds Apple Store, other prize draws, or any product campaigns that sit outside the '**Offers**' section are excluded and will not count as eligible cashback for this promotion.

6. How many entries will I receive

You will receive one entry for each eligible cashback offer used during the Promotional Period. Some of the cashback offers are multi use and will earn you an entry each time you use them. You must spend at least the minimum amount specified each time and agree to any cashback conditions.

Illustrative example (for guidance only):

- 1 cashback offer used = 1 Draw entry
- 2 cashback offers used = 2 Draw entries
- 5 cashback offers used = 5 Draw entries

Where the primary credit card holder has activated a cashback offer, eligible transactions made by any additional cardholders will contribute towards earning cashback. And earn an entry to the Draw.

7. Joint account specific terms

Where an account is held jointly, each account holder may enter the Draw individually. To qualify for an entry, each account holder must activate the Draw and use at least one eligible cashback offer during the Promotional Period.

8. How the winners are chosen

The winners will be the first 100 entries drawn at random from all eligible entries received before the closing date. A computer process will be used to produce verifiably random results. The winners will be selected within the first 7 days of the Draw closing.

A reserve list will also be selected if any of the winners are not eligible to claim the prize.

9. How we announce the winners

Winners will be notified by email within 21 days of the Draw ending from the following address:

- prizedrawwinners@lloydsbank.co.uk

The winners will receive their prize within 30 days of the Draw ending.

We will publish or make available information indicating that a valid prize took place – ordinarily the winner's surname and county and, if applicable, the winning entry. Winners may object or ask us to reduce what we publish. Whether or not you object, we may still need to provide details to the Advertising Standards Authority ("ASA") if challenged.

You can obtain details of the winners' names and geographical locations by sending a stamped self-addressed envelope to: Lloyds Bank Prize Draw, 11/12 Wellington Place, Leeds, LS1 4AP.

10. Who can't take part in the Draw?

Anyone employed by Lloyds Banking Group who is directly involved in the running, administration, or promotion of the Draw will not be eligible to take part in this Draw.

11. Account Closure and Prize Eligibility

If you close the account to which your personal debit card or credit card is linked prior to winning and receiving a prize, you won't be eligible to receive the prize.

You will not be eligible to take part if you, or any of your accounts held with us, are subject to any legal restrictions or fraud/financial crime concerns.

12. General

We can cancel, suspend or modify this promotion without telling you beforehand because of:

- Legal or regulatory issues;

- There's a systems failure;
- A third party has failed to carry out a service; and/or
- Any other reason beyond our reasonable control.

If this happens, we will put a notice on our App or Website as soon as possible.

We will always act reasonably.

The Promoter's decision is final and binding. The Promoter reserves the right (in its sole discretion) to disqualify and/or refuse to award the prize(s) to anyone in breach of these terms and conditions (including eligibility requirements to enter). If such event arises after the winner is drawn, the Promoter reserves the right to (but is not obliged to) redraw that prize and randomly select an alternative winner from the list of valid entries.

- Entries that are incomplete, fraudulent, automated, bulk, duplicated or not submitted in accordance with these rules will be disqualified
- These Draw Terms & Conditions are published at [Rewards terms | Everyday banking | Lloyds](#)
- [Everyday Offers | Profile & settings | Bank of Scotland](#)
- [Offers | Profile & settings | Halifax](#)

Lloyds Bank plc. is the promoter of the Draw. Its registered office is at 25 Gresham Street, London EC2V 7HN.

The Promoter shall not be liable for any loss, damage, or injury as a result of taking part in this Draw.

We will use your personal data to administer the prize draw, including verifying eligibility, selecting winners, and contacting you if successful. This is necessary to run the draw and is in our legitimate interests.

We only keep your data for as long as necessary and may share it with trusted service providers who support the administration of the draw.

For more information about how we use your personal data and your rights, please see: <https://www.lloydsbankinggroup.com/privacy.html>

Please keep a copy of these rules.