

Lloyds Check Your Credit Score 3 Times Challenge Prize Draw – Terms & Conditions

1. This Prize Draw (the "Draw ") is open to Lloyds personal debit card holders who are UK resident and 18 +.

2. The Draw opens on 1st August 2026 and closes 23:59 on 31st October 2026. Entries received after the closing date will not qualify.

Simply click to activate the 'Check Your Credit Score 3 Times Challenge' in Lloyds Rewards app before the closing date to enter.

One entry only and you can only win one prize.

There is 1 cash prize of £1000 to be won.

3. The winner will be the first entry drawn at random from all eligible entries received before the closing date. A computer process will be used to produce verifiably random results. The winner 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.

4. Winner will be notified by email within 21 days of the prize draw ending from the following address

- prizedrawwinners@lloydsbank.co.uk

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

6. Each joint account party can enter the Draw but must activate the Draw and complete the challenge individually.

7. 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 winner names and geographical locations by sending a stamped self-addressed envelope to: Lloyds Bank Prize Draw, 11/12 Wellington Place, Leeds, LS1 4AP.

8. Anyone employed by Lloyds Banking Group who is directly involved in the running, administration, or promotion of the draw cannot take part.
9. If you close the account to which your personal debit card is linked prior to winning and receiving a prize, you won't be eligible to receive the prize.
10. You cannot take part in this prize draw if you, or any of your accounts held with us, are subject to any legal restrictions or fraud/financial crime concerns.

11. 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.
- 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 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.

Promoter Lloyds Bank plc Gresham Street, London, EC2V 7HN.