

Lloyds Everyday Offers Cash Prize Draw – Terms and Conditions

1. The Lloyds Everyday Offers Cash Prize Draw Promotion (the "Promotion") is open to Lloyds personal debit and credit card holders who are residents of the United Kingdom (UK), aged 18 years or over and have registered for Spending Rewards by 19th September 2025.
2. The Promotion is valid from 00:00 on 1st October 2025 to 23:59 on 31st October 2025 inclusive (the "Promotion Period"). Entries after the closing date will not qualify as an entry into the Promotion.
3. To participate in the Promotion, before the Closing Date (as defined above) eligible individuals must:
 - a. Have a valid personal debit or credit card (as primary cardholder) with Lloyds
 - b. Activate the offer on the Everyday Offers page within either the Lloyds Mobile Banking app or online banking to be entered into the prize draw.
4. One entry and one prize per customer.
5. There are 14 cash prizes available to be won.
 - a. Top Prize: 1x £5,000
 - b. Second prizes: 3x £1,000
 - c. Third prizes: 10x £100
6. The winners will be the first 14 entries drawn at random from all eligible entries received within the Promotional Period by a computer process that produces verifiably random results. The winners will be selected by 7th November 2025.
7. Lloyds can check the eligibility of participants and disqualify any entries that don't meet the eligibility criteria.
8. Winners will be notified by letter within 14 days of the prize draw taking place to the address associated with their Lloyds account.
9. For winners who hold a debit card, cash prizes will be paid directly into the winners' Lloyds account within 30 days of the prize draw taking place. Cash prizes will appear on customers' accounts as 'cashback'.
10. For winners who hold a credit card, cheques for the prize amount will be sent directly to the postal address on the winner's account with the winner's notification letter.
11. You can obtain details of the winners' names and geographical locations by sending a stamped self-addressed envelope to: Lloyds Bank Everyday Offers Cash Prize Draw, 11/12 Wellington Place, Leeds, LS1 4AP.

General

12. The Promoter reserves the right to modify, suspend, or terminate the Promotion at any time without prior notice, in whole or in part, for any reason.
13. The Promoter will not be liable for any failure to comply with its obligations or any delay in performing its obligations within these terms and conditions.
14. The Promoter's decision is final and binding in all circumstances in relation to the Promotion.
15. The Promoter shall not be liable for any loss, damage, or injury suffered or incurred by any participant as a result of participating in the Promotion.
16. By participating in the Promotion, participants agree to be bound by these terms and conditions and Lloyds' Privacy Policy available at: <https://www.lloydsbank.com/help-guidance/privacy-explained.html>
17. These terms and conditions shall be governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with the Promotion shall be subject to the exclusive jurisdiction of the courts of England and Wales.

Please retain a copy of these terms and conditions for your reference.

Promoter: Lloyds, Gresham Street, London, EC2V 7HN