

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 card holders who are residents of the United Kingdom (UK), aged 18 years or over and have registered for Spending Rewards by 28th January 2026.
2. The Promotion is valid from 00:00 on 2nd February 2026 to 23:59 on 28th February 2026 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 personal current account 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 prize: 3x £1000
 - c. Third prize: 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 March 2026.
7. Lloyds can check the eligibility of participants and disqualify any entries that don't meet the eligibility criteria.
8. Winners will be notified digitally or by phone or letter within 14 days of the prize draw taking place to the address associated with their Lloyds account.
9. 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. 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

11. 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.
12. The Promoter's decision is final and binding in all circumstances in relation to the Promotion.
13. 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.
14. 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>
15. 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 Bank plc, Gresham Street, London, EC2V 7HN