

Santander First Home Saver Account prize draw

Terms and conditions: May to December 2026

1. You can enter if you're a UK resident aged 18 or over. You can't enter if you work for Santander UK plc and have been directly involved with the prize draw. You'll be automatically entered if you meet the eligibility criteria below, unless you opt out (see point 9).
2. The Promoter is Santander UK plc ('the Promoter').
3. Entrants agree to be bound by these rules and any other requirements given in the information about this promotion.
4. There are 8 prizes in total ('the Prize'):
 - 1 x winner of £10,000 per month during the prize draw.
 - The prize draw runs from May 2026 until December 2026 inclusive (8 months).Winners will be chosen at random. They won't need to accept the Prize as it'll be paid straight to their Santander First Home Saver Account (see point 7). If a prize is declined, a new winner will be selected. Maximum 1 prize per customer.
5. Santander won't offer alternatives to the Prize.
6. You'll receive an entry into each month's prize draw for every £100 increase in your Santander First Home Saver Account balance within that month.
 - Monthly account balance is taken at 11.59pm on the last day of the month.
 - For example, if you have a balance of £500 in your Santander First Home Saver Account at the end of May, and a balance of £800 at the end of June, you'll gain 3 entries into June's draw (£300 increase).
 - Maximum 100 entries per customer per month.
 - You must keep your Santander First Home Saver Account open until the winners are selected.
 - You can't hold, or have previously held, a mortgage with Santander.If you opened your First Home Saver Account in April, your total balance increase from account opening will be used for May's draw.
7. Should a winner close their Santander First Home Saver Account before receiving the Prize, the Prize must be paid to a Santander current account, instant access or limited access savings account. Should a winner not hold any of these, they will need to open one before the Prize can be paid.

If a winner has multiple Santander accounts, the Prize will be paid to the account that was most recently opened (including joint accounts). This will happen if we haven't been able to speak with you in advance.
8. The closing date for entries is 11.59pm on 31/12/2026. The prize draw closes at 11.59pm on 31/12/2026.
9. To opt out of the prize draw, please email your full name, address and date of birth to **prizedraws@santander.co.uk**
10. The winning customer for each month's draw will be randomly selected, notified by phone and/or email and the Prize paid by the 30th of the following month.
11. The winners' surname and county will be available on request after 31/12/2026 for 365 days subject to the winners' consent. The winners' information and winning entry (if applicable) must be provided to the Advertising Standards Authority on request in the event of a dispute.
12. If winners consent, the promoter may publish their name and photograph for the purpose of publicity.
13. The decision of the Promoter is final, and no correspondence will be entered into.

14. The Promoter reserves the right to amend or close the prize draw without prior notice (in extreme circumstances).
15. The Promoter reserves the right in its sole discretion to disqualify any individual that corrupts or affects the administration, security, fairness, integrity or proper conduct of this prize draw.
16. To the fullest extent permitted by law and excluding death or permanent injury caused as a result of the Promoter's negligence, the Promoter accepts no liability for loss or injury as a result of the prize draw or receipt or misuse of any prize.
17. Any question concerning the legal interpretation of the terms and conditions will be based on the laws of England and Wales, and the Courts of England and Wales will have jurisdiction.
18. The Promoter will only use the personal details supplied for the administration of the promotion, and for no other purpose unless we have your consent. Your personal details will always be kept confidential and in accordance with current Data Protection legislation. You can view the Promoter's Privacy Policy online. Details of customers who have opted out of the prize draw will be stored for 3 months after the closing date. You can request access to your personal data, or have any inaccuracies corrected, by contacting Santander UK plc. By participating in the promotion, you agree to the use of your personal data as described here.

Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format please visit [santander.co.uk/alternativeformats](https://www.santander.co.uk/alternativeformats). For more information, ask us in branch or give us a call. If you are deaf, have hearing loss or speech loss, please use Relay UK at [relayuk.bt.com](https://www.relayuk.bt.com). This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at [santander.co.uk](https://www.santander.co.uk) by searching 'accessibility'.

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