

Santander Investment Hub 'Win back your investment' Prize Draw

Terms and Conditions

This document forms part of the relevant investment's Terms and Conditions and should be read in conjunction with them.

Summary Terms & Conditions:

UK tax residents, 18+ only. New and existing Santander customers only.

- Entry Period 1: 00:00 06/04/24 23:59 30/04/24.
- Entry Period 2: 00:00 01/05/24 23:59 31/05/24.
- Entry Period 3: 00:00 01/06/24 23:59 30/06/24.

Invest at least £1,000 into the Investment Hub during the relevant Entry Period to automatically be entered into the relevant Prize Draw.

If your first entry is unsuccessful, you'll be automatically entered into the next subsequent Prize Draw. You can invest by going directly into the Santander Investment Hub, by using the Santander Digital Investment Adviser or by using the Santander Financial Planning Service. Purchase required. Valid Santander Investment Hub account and a minimum £1,000 investment are required. Prizes: 1 of 3 x 'Win back your investment' made during the relevant Entry Period capped at £20,000, 1 Prize per Prize Draw. For example, invest £5,000 in May 2024 and win £5,000 or invest £40,000 in June 2024 and win £20,000.

Max 1 entry & 1 Prize per Investment Hub header account per Prize Draw. If a winner chosen is one who was rolled over into the subsequent Prize Draw and they have not made an investment within the Entry Period they were rolled into, then they will win back the amount invested in the previous Entry Periods. If a winner chosen is one who was rolled over into the subsequent Prize Draw and they have made an investment within the Entry Period they were rolled into, then they will win back the amount invested in that Entry Period as well as the amount invested in the previous Entry Period/s up to a maximum of £20,000.

If a winner chosen is one who made additional investments after the Entry Period that they had won within, then they will not be able to retrospectively win back those additional investments. Withdrawal of the qualifying investment or closure of your Investment Hub account before 1 month from the end of the relevant Entry Period will result in a winner being disqualified. If you'd like to opt out of the Prize Draw, please email **DIA@santander.co.uk**. Visit website **santander.co.uk/personal/savings-and-investments/investments/campaign** for full T&Cs & Prize details.

Promoter: Santander ISA Managers Limited.

Full Terms and Conditions

- 1. Entry is open to tax residents of the United Kingdom who are new or existing Santander customers and aged 18 years or older. This excludes all Santander employees, or anyone associated with the Prize Draw.
- 2. Santander ISA Managers Limited is the promoter of this offer. They're registered in Scotland at 287 St Vincent Street, Glasgow G2 5NB, United Kingdom. The registered number is SC151605.
- 3. If you're entered into the Prize Draw, you agree to these Terms and Conditions and any other requirements of the promotion.
- 4. Purchase is necessary. A valid Santander Investment Hub account and a minimum £1,000 investment are required.
- 5. **Promotion Period:** The promotion will run between 00:00 BST on Saturday 6 April 2024 and 23:59 BST on Sunday 30 June 2024 inclusive with consecutive prize draw entry periods detailed below.

Prize Draw	Entry Period
1	Invest between 00:00 BST on Saturday 6 April 2024 and 23:59 BST on Tuesday 30 April 2024 inclusive.
2	Invest between 00:00 BST on Wednesday 1 May 2024 and 23:59 BST on Friday 31 May 2024 inclusive.
3	Invest between 00:00 BST on Saturday 1 June 2024 and 23:59 BST on Sunday 30 June 2024 inclusive.

- 6. **To enter:** You'll be automatically entered into the relevant Prize Draw when you invest at least £1,000 on the Investment Hub into any account during the relevant Entry Period. There are 3 Prize Draws (see clause 5 above) within the Promotion Period (see clause 5 above). For example:
 - a. If you invest at least £1,000 during the 1st Prize Draw Entry Period (and don't win in that month) you'll be automatically entered into the 2nd Prize Draw, if you don't win the 2nd Prize Draw, you'll be automatically entered into the 3rd Prize Draw. If you do win the 2nd Prize Draw, you'll not be entered into the 3rd Prize Draw.
 - b. If you invest at least £1,000 during the 2nd Prize Draw Entry Period (and don't win in that month) you'll be automatically entered in the 3rd Prize Draw.
 - c. If you invest at least £1,000 during the 3rd Prize Draw Entry Period you'll only be entered in the 3rd Prize Draw.

Examples for qualifying for Prize Draw:					
Prize Draw 1	Invest £500 on 8 April 2024 and £500 on 15 April 2024, you'll be entered into 1st Prize Draw. If you don't win 1st Prize Draw, you'll automatically be entered into 2nd Prize Draw.				
Prize Draw 2	Invest £250 on 3 May 2024 and £750 on 22 May 2024, you'll be entered into 2nd Prize Draw. If you don't win 2nd Prize Draw, you'll automatically be entered into 3rd Prize Draw.				
Prize Draw 3	Invest £800 on 4 June 2024 and £200 on 19 June 2024, you'll only be entered into the 3rd Prize Draw.				
Examples for not qualifying for Prize Draw:					
Prize Draw 1	Invest £500 on 8 April 2024 and £500 on 3 May 2024, you won't be entered in any of the Prize Draws as you need to invest at least £1,000 per Prize Draw.				
Prize Draw 2	Invest £350 on 8 April 2024, £350 on 3 May 2024 and £300 on 10 June 2024, you won't be entere in any of the Prize Draws as you need to invest at least £1,000 per Prize Draw.				
Prize Draw 3	Withdrawal of the qualifying investment or closure of your Investment Hub account before the 30 June 2024 (1st Prize Draw), 31 July 2024 (2nd Prize Draw) and 31 August 2024 (3rd Prize Draw).				

- 7. You can invest a lump sum and/or by regular Direct Debit, both of which must be for at least £1,000 during the Prize Draw Entry Period, into a new or existing Santander Investment Hub account. You can make your investment:
 - a. directly onto the Santander Investment Hub
 - b. using the Santander Digital Investment Adviser
 - c. using the Santander Financial Planning Service.

8. Further entry details and conditions:

- a. If you invest multiple times totalling a £1,000 or more into the Investment Hub account, during the 1st Prize Draw Entry Period, these will qualify as 1 entry for the 1st Prize Draw. If you don't win the 1st Prize Draw, then you'll be entered into the two subsequent Prize Draws unless you win the 2nd Prize Draw and then you'll be excluded.
- b. If you invest multiple times totalling a £1,000 or more into the Investment Hub account during the 2nd Prize Draw Entry Period, these will qualify as 1 entry for the 2nd Prize Draw. If you don't win the 2nd Prize Draw, then you'll be entered into the 3rd Prize Draw.
- c. If you invest multiple times totalling a £1,000 or more into the Investment Hub account, during the 3rd Prize Draw Entry Period, these will qualify as 1 entry for the 3rd Prize Draw.
- d. If you have less than £20,000 to invest, you can use Santander's Digital Investment Adviser tool at Investment Advice | Speak To An Expert | Santander UK.
- e. If you have more than £20,000 to invest, you can use Santander's Financial Planning Service and see an adviser (either Financial Planning Manager or Private Banker).
- f. For investment fees and eligibility criteria, see **Fees, Charges & Documents | Investments | Santander UK**.
- g. If you'd like to opt out of the Prize Draw, please email **DIA@santander.co.uk**.
- h. All monies must be invested by the end of the Promotion Period.
- i. The value of investments and any income from them can go down as well as up, and you may get back less than the full amount you invest.
- j. If a winner chosen is one who was rolled over into the subsequent Prize Draw and they have not made an investment within the Entry Period they were rolled into, then they will win back the amount invested in the previous Entry Periods.
 - i. For example, if an entrant invests £1,000 on 10 April 2024 and does not win Prize Draw 1, then they will get rolled over into Prize Draw 2. If they then decide to invest £1,000 on 5 May 2024 and do not win Prize Draw 2, then they will get rolled over into Prize Draw 3. If they then win Prize Draw 3 but do not make any investments during Entry Period 3, the winner would win back £2,000.

- k. If a winner chosen is one who was rolled over into the subsequent Prize Draw and they have made an investment within the Entry Period they were rolled into, then they will win back the amount invested in that Entry Period as well as the amount invested in the previous Entry Period.
 - i. For example, if an entrant invests £1,000 on 10 April 2024 and does not win Prize Draw 1, then they will get rolled over into Prize Draw 2. If they then decide to invest £1,000 on 5 May 2024 and do not win Prize Draw 2, then they will get rolled over into Prize Draw 3. If they then decide to invest £1,000 on 5 June 2024 and do win Prize Draw 3, then they will win back £3,000.
- l. If a winner chosen is one who made additional investments after Entry Period that they had won within, then they will not be able to retrospectively win back those additional investments.
 - i. For example, if an entrant invests £1,000 on 10 April 2024 and wins Prize Draw 1 and then they decide to invest an additional £1,000 on 5 May 2024, they will only win back £1,000.
- m. If a winner chosen makes a qualifying investment in a subsequent Entry Period and they win in that Entry Period, they will only win back the investment made within that Entry Period.
 - i. For example, if an entrant invests £1,000 on 10 April 2024 and wins Prize Draw 1 and then invests £1,000 on 5 May 2024 and wins Prize Draw 2, then they will win back £1,000 from Prize Draw 1 and £1,000 from Prize Draw 2.
 - ii. For example, if an entrant invests £1,000 on 10 April 2024 and wins Prize Draw 1 and then invests £1,000 on 5 May 2024 and does not win Prize Draw 2, they will get rolled over into Prize Draw 3. If they make no investments during Entry Period 3, but win Prize Draw 3, they will win back a total of £2,000 (£1,000 from Prize Draw 1 and £1,000 from Prize Draw 3).
- 9. **The Prize:** There will be 3 winners, 1 winner for each of the April 2024, May 2024 and June 2024 Prize Draws. Each winner will 'win back their investment' (the total amount invested during the relevant entry period) up to maximum of £20,000 in each Prize Draw.
- 10. Only 1 entry into the Prize Draw can be made per Investment Hub header account per Prize Draw. There is a maximum of 1 Prize per Investment Hub header account per Prize Draw.
- 11. There are no alternatives to the cash Prize and the Prize is not transferable.
- 12. The Promoter accepts no responsibility for entries lost, damaged or delayed, undelivered, nor any responsibility for technical errors or communication failures in networks and/or internet access. Proof of sending will not be accepted as proof of receipt. The Promoter does not guarantee continuous access to the Santander Investment Hub.
- 13. One provisional winning entry per Prize Draw Entry Period will be randomly selected from all valid entries received during the relevant Prize Draw Entry Period and any unsuccessful entries carried over from the previous Prize Draw Entry Period. The Prize Draw will be conducted by an independent third party and the provisional winner will be contacted by the telephone number or email address associated with their Investment Hub account from:
 - a. 00:00 on the 30 June 2024 onwards for the 1st Prize Draw
 - b. 00:00 on the 31 July 2024 onwards for 2nd Prize Draw
 - c. 00:00 on the 31 August 2024 onwards for 3rd Prize Draw
- 14. The provisional winner will be asked to provide evidence of identity and eligibility. Reasonable efforts will be made to contact the provisional winner. Once eligibility has been confirmed, the provisional winner will be confirmed as a winner. If the provisional winner doesn't respond to the initial contact within 28 days, we reserve the right to disqualify that entrant and to award the Prize to a reserve selected in the same manner. The reserve winner may have less time to respond.
- 15. **Prize Acceptance:** The 3 winners will have their Prize paid into their Santander Investment Hub account used to enter the Promotion within 28 days of acceptance of the Prize. The Prize money will be identified on your Investment Hub account and Investment Hub statement as 'Investment 2024 Prize Draw'. In the unlikely event that a winner has not received payment within 28 days, the winner must inform the Promoter by emailing **DIA@santander.co.uk**. If the winner does not do so, the Promoter reserves the right to not reissue the Prize or limit its value at its sole discretion.
- 16. The Prize will be provided by Santander ISA Managers Limited.
- 17. The Promoter reserves the right to amend or close the Prize Draw without prior notice. The decision of the Promoter is final, and no correspondence will be entered into.
- 18. The Promoter seeks to run a fair and secure promotion and prevent abuse and cheating. If you enter in a way that is not consistent with these Terms and Conditions, your entry/ies (and any of your associated aliases) will be disqualified. Any Prize awarded may be void and recoverable, and the Promoter reserves the right to bar you from entering future promotions for a period of at least six months. For this reason, the Promoter reserves the right at any point to:
 - a. Verify the eligibility of entrants and/or provisional winners through multiple means by requesting such information it consider reasonably necessary for this purpose. Entry or a Prize may be withheld until verification is completed.

- b. Disqualify entries that are not made directly by the individual entering the Promotion.
- c. Disqualify bulk entries from individuals, trade, consumer groups or third parties, incomplete entries and entries submitted by macros or other automated means.
- d. Disqualify entries beyond the maximum allowed, or those using techniques such as 'script', 'brute force', multiple accounts, masking identity by manipulating IP addresses, using aliases or identities other than their own or any other means.
- e. Disqualify entrants who tamper with the entry process.
- f. Disqualify entries which, in some other way, do not meet the requirements of these Terms and Conditions.
- g. Cancel, modify or suspend the Promotion should it not be capable of running as planned for reasons including but not limited to tampering, unauthorised intervention, fraud, dishonesty, technical failures, or any other causes beyond the control of the Promoter which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Promotion.
- 19. 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 responsibility for loss or injury as a result of the Prize Draw or receipt or misuse of the Prize. The Promoter and its associated agencies are not liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense or damage which is suffered or sustained (whether or not arising from any person's negligence) in connection with this Promotion or accepting or using the/a Prize(s), except for any liability which cannot be excluded by law.
- 20. The Promoter will not be liable for any delay or failure to comply with its obligations for reasons beyond its reasonable control arising from but not limited to Acts of God, global or regional epidemic or pandemic, adverse weather conditions, fire, industrial dispute, war, terrorist activity, hostilities, political unrest, riots, civil commotion, plague or other natural calamities, or any other circumstances.
- 21. The winner's surname and county will be available on request by emailing **DIA@santander.co.uk** 4 weeks after the close of the Promotion Period for a period of 8 weeks subject to the winners' consent. The winner can object to their details being published by emailing **DIA@santander.co.uk**. The winner's information and winning entry (if applicable) must be provided to the Advertising Standards Authority on request.
- 22. The Promoter may request that the winner participates in publicity arising from the Promotion. Participation is at the winner's discretion and is not a condition of Prize Acceptance.
- 23. All personal data supplied for this Promotion will be used for the purpose of this Promotion by the Promoter and/or by any agent appointed by it to assist with running the Promotion. Personal data will not be disclosed to an unconnected third party unless your positive consent has been obtained. Your personal data will be handled in accordance with the Promoter's privacy policy, available at: santander.co.uk/personal/support/customer-support/legal-information.
- 24. If any part/s of these Terms and Conditions are legally ruled to be invalid, illegal or unenforceable, the remainder will not be affected and will continue in full force and effect.
- 25. By entering, you will be deemed to have agreed to be bound by these Terms and Conditions.
- 26. If there is a discrepancy between these Terms and Conditions and those in any promotional material, these Terms and Conditions will prevail.
- 27. Any question concerning the legal interpretation of the Terms and Conditions will be based on the laws of Scotland, and the Courts of Scotland will have jurisdiction.

The value of investments and any income from them can go down as well as up, and you may get back less than the full amount you invest.

Promoter: Santander ISA Managers Limited. Registered in Scotland No.SC151605 at 287 St Vincent Street, Glasgow G2 5NB, United Kingdom. Authorised and regulated by the Financial Conduct Authority. Financial Services Register number 171448.