**Rules of Play**

1. **The Promoter:** Friends of No1 CopperPot is an independent committee comprised of No1 CopperPot Credit Union members. Friends of No1 CopperPot is the Promoter of the prize draw, also referred to as the “Association” within the constitution.
2. **The website:** [www.no1copperpot.com/services/prizedraw/](http://www.no1copperpot.com/services/prizedraw/) allows No1 CopperPot Credit Union members to join the monthly prize draw, amend or cancel existing entries, and read important documents such as the Rules of Play.
3. **Eligibility:** All members of the Credit Union aged 18 or over are eligible to join the Friends of No1 CopperPot prize draw and must reside within Great Britain. If your main residence is in Northern Ireland, the Channel Islands, the Isle of Man or anywhere else outside Great Britain, you are not eligible to enter the prize draw.
4. Maximum 10 entries per month per person. No purchase necessary. There is no obligation to make a payment to be eligible for entry.
5. **Paid entry route:** The cost of each entry is £1. Players can purchase up to 10 entries per month and payment must be made in advance by either Direct Debit or payroll deduction.
6. **Free entry route:** All eligible Credit Union members can have free postal entries into the prize draw each month. For each free entry you must send your member number, full legal name, home address, city, postcode, phone number (optional), email address and the full name of the prize draw you wish to enter (e.g. “Friends of No1 CopperPot October Prize Draw”) to CopperPot Prize Draw, PO Box 365, Lancaster LA2 0XB. No mechanically reproduced entries are permitted. Entries via the Free Entry Route will usually be processed within five (5) business days after we receive them. Postal entries received after the closing date will be entered into the next available monthly draw.
7. **How it’s run:**
   1. The Promoter (Friends of No1 CopperPot is an independent committee comprised of No1 CopperPot Credit Union members) will conduct the prize draw on the last Friday of every month, funds will be deducted from your Credit Union Prize Draw Account the last working day prior to the date of the draw. If the last Friday of the month falls on a Bank Holiday, the draw will take place on the next working day.
   2. The draw will be made utilising a random number generator which has been tested and approved by an independent, Gambling Commission approved, third-party test house.
   3. Winners can be contacted by the Credit Union, the Friends of No1 CopperPot or by StarVale (which facilitates the monthly draw).
   4. All proceeds from the prize draw go to Friends of No1 CopperPot (Registered office address: Slater House, Oakfield Road, Cheadle Royal Business Park, Cheadle, SK8 3GX.). The Friends of No1 CopperPot are responsible for the payment of prizes and the distribution of funds to good causes.
   5. The Promoter may reject any application without giving reason at its absolute discretion. No detail in the application may be changed in any way once it has been submitted, except for a change of address.
   6. You can cancel your entries into the prize draw at any time by visiting the website, calling us on 0161 741 3160, or emailing us at [info@no1copperpot.com](mailto:info@no1copperpot.com).
8. **Prizes:**
   1. The prizes for the Friends of No1 CopperPot prize draw are advertised on the website. There are no alternatives to any prize and no interest is payable. Prizes are paid to the winners Member Account within seven working days of the draw. Entrants will be notified as to any changes in the prize structure via the website.
   2. Prizes will always account for at least 30% of net ticket sales. Ticket sales are reviewed monthly, and prizes are updated as required to remain above this limit.
9. **Refunds/returns/cancellation:**
10. Refunds of prize draw deductions are not permissible for cancellations received after the prize draw deduction for the month has taken place.
11. The Promoter is not responsible for any delay in bank payments which may affect prize draw entries.
12. No liability is accepted for the loss, theft, or delayed receipt of any communication.
13. The Promoter may (without giving any reason or notice) decline to accept an application, cancel an existing subscription, or terminate or suspend the prize draw.
14. All members who choose to leave the Credit Union will be withdrawn from the prize draw. Any remaining credit will be transferred back to the Member Account and subsequently transferred back to the member upon closure.
15. **Accepting the rules:** 
    1. The Promoter’s decisions made pursuant to the Rules shall, once made, be final and binding.
    2. By taking part in the prize draw, you agree to be bound by the latest version of the Rules of Play, which can be found on the website.
    3. These Rules can be amended at any time and will be updated on the website accordingly. If they are amended after you are already entered into a draw, they will be applicable from the next prize draw date and subsequent prize draws.
16. **Personal information:** You agree that by entering the prize draw the Friends of No1 CopperPot and StarVale may process your personal data in accordance with No1 CopperPot Credit Union’s privacy notice which is posted on their website.

In accordance with The Committee of Advertising Practice (CAP) Code, rule 8.28.5, the surnames, county, and force of the prize draw winners will be published on the No1 CopperPot Credit Union's website and app. If you object to your information being published or wish to reduce the amount of information disclosed please contact No1 CopperPot Credit Union on 0161 741 3160 or email at [info@no1copperpot.com](mailto:info@no1copperpot.com).

1. **Governing Law:** These Rules of Play are governed by the laws of England and Wales. This means that your participation in any prize draws and any dispute or claim arising out of or in connection therewith (including non-contractual disputes or claims), will be governed by English law.
2. No liability is accepted for:

a) any loss or damage, including the right to receive a prize, suffered by any participant if they have not complied with these terms and conditions or any relevant participation instructions;  
b) the loss, theft or delayed receipt of any communication or entry, or which is damaged or illegible, from which the participant or winner cannot be identified or which has insufficient postage (proof of posting is not proof of receipt);  
d) Friends of No1 CopperPot’s failure or inability to contact a participant and/or award any prize due to any errors omissions or inaccuracies in the contact details provided or a participant’s failure to update these if they change;  
e) loss or damage incurred by any participant in connection with their participation in the Prize Draw or their use of any prize including but not limited to direct, indirect and/or consequential loss) or personal injury suffered or sustained in connection with the prize or any part of it;  
f) any interruptions or errors on or to the Website; technical hardware or software errors or failures or lost, faulty or unavailable network connections; or  
g) any failure or delay beyond Friends of No1 CopperPot’s reasonable control.

1. Friends of No1 CopperPot is not liable in contract, tort (including but not limited to negligence) or otherwise in connection with the Prize Draw for loss of revenue, contract, profits, anticipated savings or loss of data, any special or indirect or consequential losses or any loss of goodwill or reputation. Nothing in these terms and conditions shall limit Friends of No1 CopperPot’s liability for death or personal injury caused by its negligence, fraud or for any other matter for which liability may not be limited by law.
2. All warranties, conditions or guarantees relating to the Prize Draw made by or on behalf of Friends of No1 CopperPot whether express or implied by law, in the course of dealings or otherwise, are excluded to the maximum extent permitted by law.
3. Friends of No1 CopperPot’s liability to any participant shall be limited to the amount of any prize which have become due to that participant.
4. **Financial Services Compensation Scheme (FSCS) protection:** All funds within the Credit Union are protected by the Financial Services Compensation Scheme (FSCS) until the date of the draw.
5. **Contacting the Promoter:** You can contact the Friends of No1 CopperPot by emailing [info@no1copperpot.com](mailto:info@no1copperpot.com), or in writing to Slater House, Oakfield Road, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GX.