

PRIZE DRAW TERMS AND CONDITIONS

The Prize:

1. The promoter will pay the winner's mortgage or rent payment directly to the winner's mortgage provider or landlord for a period of 12 months (the "Payment Period").
2. The maximum mortgage or rental payment payable will be £10,000 per annum equivalent, paid monthly, quarterly or annually up to the actual value of the winner's share of their mortgage or tenancy agreement.
3. The prize is non-transferable and not wholly or partly redeemable for cash, credit or otherwise. There is no cash alternative to the prize offered.
4. The promoter reserves the right to substitute the prize for one of equal or greater value if the prize proves inappropriate in any way.

Competition Entry Criteria:

5. The Prize Draw is open to all Cashplus prepaid Gold MasterCard® card cardholders, who purchased their card via the Internet, are resident in the UK, and aged 18 or over, except for employees of MasterCard, Advanced Payment Solutions Ltd, and their immediate families, their agents or anyone else professionally connected with the promotion.
6. Entries to the Prize Draw promotion will be permissible from 00.01 hours on 01/02/2012 until midnight on 31/03/2012 (the "Term").
7. Participants will automatically be entered into the Prize Draw for each new Direct Debit that is set up and paid from their Cashplus Account during the Term. This excludes existing mandates that are cancelled and re-established.
8. Individual participants will be allowed a maximum of 10 entries in the Prize Draw.
9. No purchase is necessary. For an equal chance of winning, send a sealed envelope titled 'No Purchase Route' with your name, address, telephone number and email address (In order to qualify for the prize draw you must provide all of this information) on a piece of paper inside, to: Cashplus, Win your Mortgage or Rent, PO Box 52768, London, EC3P 3WR. Only postcards containing all the details requested above in individually stamped and posted envelopes are permitted. Note, free competition entries are limited to one per person.
10. Participation in the promotion implies an acceptance of these terms and conditions, including any decisions which the promoter may take in order to safeguard a smooth running of the promotion.
11. Participants must agree to their name and image being used for reasonable promotional purposes should they win.

Exclusions:

12. Direct Debits payable to a PayPal account will not qualify for inclusion in the Prize Draw.

Other Conditions:

13. The winner will be drawn at random within 14 days of the end of the Term under the supervision of an independent adjudicator.
14. The winner must set up existing mortgage or rent payments (by Direct Debit or Standing order) from a Cashplus Account in order to be eligible to receive the prize.
15. The winner must notify the promoter in writing of any change to the landlord or mortgage provider details prior to changing the Direct Debit or Standing Order. Failure to do so or in the event of a cancellation, the remainder of the prize proceeds will be lost.
16. The mortgage or rental agreement must be in the name of the Prize Draw winner.
17. The winner will be notified by phone and/or email within 3 business days of the draw being made. If the winner does not respond within 24 hours of being notified, the promoter reserves the right to redraw the prize.
18. The winner's Cashplus Account must be operated in accordance with the product Terms and Conditions at the time of the prize draw and throughout the Payment Period. Failure to do so will result in the loss of the prize draw proceeds.
19. The promoter reserves the right to request documentary evidence to validate the winner's name, address and mortgage or rent payments.
20. Details of the winner's name and county will be available from the promoter.
21. If during the Payment Period the winner agrees a new mortgage or tenancy with an increased repayment figure the prize payment will not be increased, however if the winner agrees a new tenancy or mortgage during the 'Payment Period' with a reduced repayment figure the prize payment will be reduced accordingly. We reserve the right to validate any new agreement.
22. The promoter reserves the right to decline awarding the prize to any cardholder who it reasonably suspects is involved in fraudulent activity or abuse of the Direct Debit facility.
23. The promoter reserves the right to declare the whole prize draw void if it believes that its integrity has been breached in any way.
24. The promoter's decision is final and no correspondence will be entered into.
25. The promoter is Advanced Payment Solutions Ltd, registered address is 6th Floor, One London Wall, London EC2Y 5EB.

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