

Kent Reliance Provident Society Monthly Free Prize Draw

The Draw

- 1. In these rules, “Kent Reliance”, “KRPS”, the “Society”, “we”, “us” and “our” refer to the Kent Reliance Provident Society Ltd.**

Where we say the “Bank”, we refer to OneSavings Bank plc.

Where we say “month”, we mean calendar month.

By registering for the KRPS Free Prize Draw (the “Draw”), you agree to these rules.

The Draw is a series of monthly prize draws to run indefinitely and for at least 12 months starting on 1 October 2013. We may choose to end the Draw at any time.

The Draw is a free prize draw. Entry to the Draw will not affect any of the conditions of your account with the Bank, including the interest rates. Where your account conditions allow you to make withdrawals, you are free to do so, but you must hold a “Qualifying Account” (as defined in Rule 5) on the last day of the month preceding that in which the draw takes place to qualify for the draw.

- 2. The prize for each monthly Draw is £1,000.**

Winners are chosen at random and all “Qualifying Members” (as defined in Rule 4) in each month’s draw have an equal chance of winning. We will not pay the prize to any person other than the winner or their representative, as referred to in Rule 5.
- 3. To be included in each monthly Draw, you must be a Qualifying Member.**

All Qualifying Members will be assumed to be in the Draw, unless they specifically instruct the Society otherwise. If you do not wish to participate in the Draw, please inform us of this in writing at the address below in order to be removed from the process.

**OneSavings Bank
Sunderland
SR43 4AB**

How to qualify to take part

- 4. To be a Qualifying Member for each monthly draw, you must:**
 - 4.1. be a member;
AND
 - 4.2. be at least 18 years old by the last day of the month before the Draw takes place;
AND
 - 4.3. hold a “Qualifying Account” (as defined in Rule 5 below).
- 5. In order to be an account that allows the holder to be a Qualifying Member (a “Qualifying Account”), an account must (on the file extract date being the last day of the month preceding that in which the draw takes place) be:**
 - 5.1. a share account or a deposit account which has a credit balance of at least £100 with a Predecessor Society (meaning Kent Reliance Building Society and any other mutual organisation which transfers its business to the Society, a subsidiary of the Society, a company that is a subsidiary of the Society for the purposes of section 3(13) of the Building Societies (Funding) and Mutual Societies (Transfers) Act 2007 or a company treated as a subsidiary of the Society (and for these purposes “transfers” means transfers pursuant to section 97 of the Building Societies Act 1986 and the Building Societies (Transfer of Business) Regulations 1998, in each case as modified by the Mutual Societies (Transfers) Order 2009);) or with:
 - (i) a subsidiary of the Society; or
 - (ii) a company treated as a subsidiary of the Society, which in either case is authorised to accept deposits in the United Kingdom;

OR

5.2. a borrowing account which has a debit balance of at least £1,000 with a Predecessor Society (meaning Kent Reliance Building Society and any other mutual organisation which transfers its business to the Society, a subsidiary of the Society, a company that is a subsidiary of the Society for the purposes of section 3(13) of the Building Societies (Funding) and Mutual Societies (Transfers) Act 2007 or a company treated as a subsidiary of the Society (and for these purposes “transfers” means transfers pursuant to section 97 of the Building Societies Act 1986 and the Building Societies (Transfer of Business) Regulations 1998, in each case as modified by the Mutual Societies (Transfers) Order 2009);) or with:

(i) a subsidiary of the Society; or

(ii) a company treated as a subsidiary of the Society, which in either case is authorised to accept deposits in the United Kingdom;

AND

held in the relevant person’s own name (solely or jointly with someone else) – for the customer’s own benefit

OR

held by another person (a ‘Representative’) on behalf of the relevant person. They must represent that person personally and not, for example, as a member of a club or association.

6. A Representative may hold an account as: Trustee, Attorney, appointed under a power of attorney; or Deputy, receiver or guardian appointed by the Court of Protection (in England and Wales); or, in Scotland, under a guardianship order registered with the Office of the Public Guardian.

The Draw and how it works

7. The Draw will be held once each calendar month. We will randomly select Qualifying Members who:

7.1. have not registered to be removed from the Draw in accordance with Rule 3.

7.2. have held a qualifying balance at the last day of the month preceding that in which the draw takes place;

8. In all matters relating to the Draw, our decision is final and we will not respond to further questions or queries. We do not accept any liability for any letters or communications lost, damaged or delayed in transit. To the fullest extent permitted by law, we disclaim any liability to any Qualifying Member in respect of the Draw, whether in contract or tort, including negligence.

Announcing the winners

9. Within one month of the date of each monthly Draw, where reasonably practicable, we will send a letter to any potential winner by recorded delivery (a “Winning Letter”). We will use the last known postal address that we have in our records for the Winning Letter, unless post has been returned to us from that address. We may also attempt to contact a potential winner by telephone or email, where we have these details, though we do not undertake to do so.

10. The names and details of all winners will remain private and confidential and will not be disclosed to any party other than the Society, its subsidiaries or the independent scrutineers unless it has the express written permission of the member.

Delivery of Prizes

11. All prizes will be paid by us by cheque sent to the latest recorded address on our records, within 30 days of each draw.