

## **OakNorth Easy Access Cash Prize Draw – Terms and Conditions**

### **1. Promotional Offer**

This promotional offer ("Promotion") is a prize draw that gives both new and existing OakNorth customers the opportunity to get rewarded by opening and increasing their balances in Easy Access Tracker accounts during the campaign period. By meeting the eligibility criteria and qualifying for an entry into the Promotion, you will be automatically entered into the prize draw and will be deemed to have accepted these Terms and Conditions. If you do not wish to participate in the Promotion, you may contact us to withdraw your entry before the draw is conducted.

### **2. Promotion Period**

The Promotion runs from 18<sup>th</sup> August 2025 until 28<sup>th</sup> February 2026 (the "Promotion Period").

To be entered into the prize draw:

- Customers must **deposit money into their account between 18th August and 31st October 2025** ("Deposit Period"), and
- The account must **keep a minimum balance of £4,000 until 28<sup>th</sup> February 2026**.

### **3. Eligibility**

a. Participants must be:

- A UK resident aged 18 years or over;
- The holder of an individual OakNorth Easy Access Tracker personal savings account (existing or new);

b. Employees of OakNorth, its affiliates, contractors, and agents are excluded from participation.

### **4. Entry Criteria**

a. **Existing Easy Access Tracker Customers (customers holding Easy Access Tracker account on the start date of the campaign):**

- One prize draw entry for every £2,000 of new incremental deposits made and received into an OakNorth Easy Access Tracker account until 31<sup>st</sup> October 2025. For example, if your balance at the start of the campaign was £5,000, you deposited an additional £8,000 during the campaign period but later withdrew £2,000, your net deposit would be £6,000. This would qualify you for three prize draw entries

- There are no restrictions on the number of entries, however participants are only able to win one prize. Please see section 5 'Prize Structure' for further information.

**b. New Customers and existing customers who do not hold an Easy Access Tracker account on the start date of the campaign:**

- Must open a new OakNorth Easy Access Tracker account between 18<sup>th</sup> August and 31<sup>st</sup> October 2025.
- One entry per £2,000 of new incremental deposits made and received into the account until 31<sup>st</sup> October 2025. For example, if you deposit £8,000 and withdraw £2,000 during the campaign period, your net deposit would be £6,000—qualifying you for three prize draw entries.

**c. Early Bird Qualification:**

- For both new and existing customers who have made eligible deposits prior to the 30 September 2025 they will also be eligible for the Early Bird Prize draw. This draw for Early Bird winners along with the main prize draw will take place in March 2026 (see Section 5 for further details).

## **5. Prize Structure**

Winners will be randomly selected in March 2026 by OakNorth:

- 1x Grand Prize: £5,000
- 1x Second Prize: £2,000
- 1x Third Prize: £1,000
- 10x Runner-up Prizes: £500 each
- 5x Early Bird Prizes: £1,000 each (for customers qualifying with entries by 30<sup>th</sup> September 2025)

Each participant is eligible to win **only one prize** under this contest. In the event that a participant is selected as a winner in more than one category, they will be awarded **only the prize with the highest monetary value**. The prize in the other category/categories will be reallocated to the next eligible participant(s), ensuring that **each prize is awarded to a unique winner**.

## **6. Prize Draw and Winner Notification**

Winners will be selected randomly by OakNorth from all qualifying entries using a computer-generated process.

Winners will be notified via call/ email associated with their OakNorth account by 30 March 2026. Prizes will be credited to the winner's OakNorth Easy Access Tracker

account within 30 days of eligibility verification, which must remain open until the prize funds have been credited.

If a qualifying account is closed, suspended, under review, or otherwise restricted at the time of prize fulfilment, OakNorth reserves the right to withhold or reassign the prize at its discretion. No alternative arrangements will be made where account conditions prevent prize disbursement.

We reserve the right to retain the details of prize winners (including surname and county) and, if applicable, details of their winning entry. This information will be published or made available to demonstrate that a valid award took place, in line with applicable advertising regulations. You have the right to object to your information being published or made available, or to reduce the amount of information published or made available, however your details may still be provided to the ASA if requested.

## **7. Limitations and Disqualifications**

- Entries are non-transferable and cannot be exchanged.
- OakNorth reserves the right to withhold or reclaim prizes in cases of fraud or breach of these Terms.
- OakNorth shall not be liable for:
  - Delays, failures, or technical issues affecting the referral process;
  - Any loss, damage, or expenses incurred in connection with participation in this promotion;
  - Any tax obligations arising from receipt of the prize money.
- OakNorth's total liability, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, shall not exceed the total amount of the prize money payable under this contest.
- The promotion cannot be combined with any other offers from OakNorth except if explicitly mentioned

## **8. Data Protection**

Participation implies consent to OakNorth processing personal data for purposes related to the Promotion, in line with its Privacy Policy.

## **9. General**

- Easy Access Tracker account's Terms and conditions apply to all customers to be eligible for this contest.

- OakNorth reserves the right to withdraw, amend, suspend, extend, or terminate this promotion, where required to comply with legal or regulatory obligations, to prevent or address fraud or misuse, or due to unforeseen operational circumstances beyond OakNorth's control. OakNorth will endeavour to provide notice as soon as possible to participants where reasonably feasible.
- Participation in this promotion constitutes full acceptance of these Terms and Conditions.
- OakNorth is not responsible for delays or failures due to technical issues or incorrect information provided by participants.
- OakNorth excludes all liability for any loss, damage, or expenses arising out of or in connection with participation in this promotion, except where required by law.
- Any disputes regarding eligibility or the terms of this promotion will be resolved at the discretion of OakNorth, and its decision will be final and binding. These Terms and Conditions shall be governed by English law, and any disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.