



TERMS & CONDITIONS FOR PRIZE DRAW



95 Day Notice Base Rate Tracker Account Prize Draw - Terms and conditions

1 Promotional Offer

- 1.1. OakNorth Bank plc ("OakNorth") is offering eligible customers the chance to enter a prize draw (the "Promotion") when they open and fund a 95-Day Notice Base Rate Tracker account ("Tracker Notice Account" or "TNA") during the Promotion Period, in accordance with the eligibility criteria set out in these Terms & Conditions.
- 1.2. Participation in the Promotion is automatic for qualifying customers. Entry into the prize draw does not affect the operation or terms of the customer's Notice Base Rate Tracker account.
- 1.3. By qualifying for entry into the Promotion, participants accept these Terms & Conditions. Customers who do not wish to participate may opt out by contacting OakNorth prior to the draw taking place. Opting out of the Promotion does not affect the customer's account or their marketing preferences.

2 Promotional Period

- 2.1 The Promotion runs from 00:00 GMT on Friday 12 February 2026 to 23:59 GMT on Friday 20 February 2026 (the "Promotion Period").
- 2.2 Only 95-Day Notice Base Rate Tracker account opened during the Promotion Period and funded in line with these Terms & Conditions will qualify for entry.

3 Eligibility

- 3.1 Participants must be UK residents aged 18 or over at the time of entry; and
- 3.2 Entry is open to:
 - New-to-bank customers, and
 - Existing OakNorth customers, provided all eligibility conditions in these Terms & Conditions are met.
- 3.3 Employees of OakNorth, its group companies, contractors, agents, or their immediate family members are excluded from the Promotion.
- 3.4 Only one entry per person is permitted.

4 Entry Criteria

- 4.1 To obtain an entry into the prize draw, participants must:
 - Open a new 95-Day Notice Base Rate Tracker account during the Promotion Period;
 - Deposit and maintain a minimum balance of £2,000, funded with new money only;
 - Not make a withdrawal or submit a withdrawal request prior to 22 March 2026;
 - Keep the account open and funded at the time the draw is conducted (see Section 6);
- 4.2 New money is defined as money which has been transferred from your nominated account into your new 95-Day Notice Base Rate Tracker account. Internal transfers from existing OakNorth accounts will not count towards the minimum £2,000 balance for the Promotion.

5 Prize

- 5.1 The total prize pool is £2,000, awarded as follows:
 - One (1) winner will receive £1,000, credited to their 95-day Notice Base Rate Tracker account;
 - Two (2) runners-up will each receive £500, credited to their 95-day Notice Base Rate Tracker account.
- 5.2 Prizes will be credited directly to the winner's qualifying 95-day Notice Base Rate Tracker account.
- 5.3 The Prize is non-transferable, and no cash or alternative prize is available.
- 5.4 Prizes will be awarded as described unless otherwise required by law.
- 5.5 A customer can win only 1 prize. If the same customer is selected as a winner more than once, the highest prize money will be awarded, and another winner will be selected for the 2nd category.

6 Winner Selection

- 6.1 Winners will be selected at random by OakNorth from all qualifying entries using a computer-generated process.
- 6.2 The draw will take place by 10 April 2026.
- 6.3 The Promoter's decision is final and no correspondence will be entered into.

7 Winner Notification and Prize Fulfilment

- 7.1 Winners will be notified by email or telephone using the contact details registered on their OakNorth account. OakNorth will make reasonable attempts to contact winners.
- 7.2 Prizes will be credited to the winners' 95-day Notice Base Rate Tracker account within 15 calendar days of winner selection, subject to eligibility verification. OakNorth is not responsible for delays caused by the winner failing to respond or provide requested information.
- 7.3 If a winner cannot be contacted within 30 days of initial notification, OakNorth reserves the right to withdraw the Prize and select an alternative winner using the same selection process.

7.4 OakNorth reserves 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.

8 Disqualification

OakNorth reserves the right to withdraw or invalidate entries where there is evidence of fraud, misuse, manipulation, breach of these Terms & Conditions, or conduct that may bring the Promotion or OakNorth into disrepute. OakNorth may also disqualify any entry that is incomplete, ineligible, or submitted in a manner inconsistent with these Terms & Conditions. Any decision to disqualify an entry will be made acting reasonably.

9 Limitation of Liability

- 9.1 OakNorth accepts no responsibility for entries not qualifying due to technical, system, or administrative errors beyond its reasonable control.
- 9.2 OakNorth shall not be liable for any tax implications arising from receipt of the Prize.
- 9.3 OakNorth's total liability in connection with this Promotion shall not exceed the value of the Prize.
- 9.4 Nothing in these Terms & Conditions limits or excludes liability that cannot be limited or excluded by law.

10 Changes, Contingencies, and Unforeseen Events

- 10.1 OakNorth reserves the right to withdraw, amend, suspend, extend, or terminate this Promotion where required for legal or regulatory reasons, to prevent 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.
- 10.2 If the advertised prize becomes unavailable due to factors outside our reasonable control, OakNorth reserves the right to award a reasonable equivalent of equal value.

11 Data Protection

- 11.1 Personal data will be processed solely for administering the Promotion, verifying eligibility, contacting winners, and fulfilling the Prize, in accordance with OakNorth's Privacy Notice, available at: <https://oaknorth.co.uk/legal/privacy-notice/deposit-products/>
- 11.2 By entering, participants agree to the processing of their data for these purposes.

12 Governing Law

These Terms & Conditions are governed by the laws of England and Wales, and the English courts shall have exclusive jurisdiction.

13 General

For any questions relating to the Promotion, customers may contact OakNorth via the usual customer support channels.