

# OAKNORTH SUMMER SAVINGS PRIZE DRAW

Terms and Conditions

August 2026



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## 1 Promotional Offer

This promotional offer ("Promotion") is a prize draw that gives OakNorth customers the opportunity to get rewarded by topping up their balances into an eligible OakNorth Easy Access Tracker account ("Eligible Account") during the Promotion Period. By meeting the eligibility criteria and qualifying for an entry into the Promotion, you will be automatically entered into the prize draw and your participation will be subject to these Terms and Conditions. If you do not wish to participate in the Promotion, please contact us at [businessdesk@oaknorth.co.uk](mailto:businessdesk@oaknorth.co.uk) before 6<sup>th</sup> October 2026 to withdraw your entry. On opting out, all entries earned during the Promotion Period will be removed. Opting out of the Promotion will not affect your eligible account or your ability to continue using it in accordance with the applicable account terms and conditions.

## 2 Promotion Period

The Promotion runs from **3<sup>rd</sup> August 2026 until 30<sup>th</sup> September 2026** (the "Promotion Period").

To be entered into the prize draw:

- Customers must deposit £1,000 or more into an Eligible Account during the Promotion Period to qualify for entry, subject to the entry criteria in Clause 4. Funds must be received into the account by 23:59 on 30<sup>th</sup> September 2026 to qualify. One entry is awarded for each £1,000 deposited (see Section 4). Winning is not guaranteed.

## 3 Eligibility

- **Participants must be:**
  - A UK resident aged 18 years or over; and
  - The holder of an OakNorth Easy Access Tracker account (sole accounts only – joint accounts are not available for this product)
- **Employees of OakNorth, its affiliates, contractors, and agents are excluded from participation.**

## 4 Entry Criteria

- One entry is awarded for every £1,000 deposited into an Eligible Account during the Promotion Period
- Entries are earned at the point a deposit is received into the Eligible Account
- To retain your entries, your balance must remain in your Eligible Account until the draw date on 6<sup>th</sup> October 2026. If you withdraw funds before the draw date, one entry will be removed for every £1,000 withdrawn.
- The maximum number of entries is 500, based on OakNorth's standard £500,000 aggregate balance limit. Each participant is only eligible to win one prize (see Section 5).

Winning is not guaranteed.

## 5 Prize Structure

Winners will be randomly selected on **6<sup>th</sup> October 2026** by OakNorth in accordance with the prize draw process set out in Clause 6:

- 1x Grand Prize: £15,000
- 3x Runner-up Prizes: £1,000 each

Total prize pot: £18,000

No alternative prize or substitution is available.

Each participant is eligible to win only one prize. 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 will be reallocated to the next eligible participant selected in accordance with the same random selection process.

## 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 email associated with their OakNorth account by 31<sup>st</sup> October 2026. Prizes will be credited to the winner's eligible OakNorth account within 30 days of eligibility verification, which must remain open until the prize funds have been credited.

If a qualifying winner's Eligible Account is closed, suspended, under review, or otherwise restricted at the time of prize fulfilment, such that OakNorth is unable to credit the prize to that account, the winner will not meet the prize fulfilment criteria set out in these Terms and Conditions and OakNorth may withhold the prize and award it to the next eligible participant selected in accordance with the same random selection process. No alternative arrangements will be made where account conditions prevent prize disbursement.

To demonstrate that a valid award took place, in line with applicable advertising regulations, OakNorth will publish or make available the surname and county of major prize winners and, if applicable, details of the winning entry. Our lawful basis for this is our legitimate interests in complying with advertising regulation and demonstrating the integrity of the Promotion. You have the right to object to the publication or availability of your details, or to ask us to reduce the amount of information published or made available, by contacting us at [businessdesk@oaknorth.co.uk](mailto:businessdesk@oaknorth.co.uk). Where you object or ask us to reduce the amount of information published or made available, we will, to the extent lawful, comply with the request in respect of publication or making the information available to the public; however, we will still provide relevant details to the Advertising Standards Authority (ASA) or any other relevant regulatory body if requested. Any personal data processed in connection with the Promotion will be retained in accordance with OakNorth's Privacy Notice and applicable retention policies.

OakNorth may wish to feature winners in post-draw publicity. Winners will be contacted separately and their participation in any publicity is entirely voluntary and subject to their separate consent.

## 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, abuse or breach of these Terms and Conditions
- OakNorth shall not be liable for:
  - Delays, failures, or technical issues affecting the entry 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 Promotion. Nothing in these Terms excludes or limits OakNorth's liability where it would be unlawful to do so (including for death or personal injury caused by negligence, or for fraud)

## 8 Data Protection

OakNorth will process personal data as necessary to administer and operate the Promotion, including to assess eligibility, allocate entries, conduct the prize draw, notify winners, fulfil prizes, maintain appropriate records, handle queries or complaints, prevent fraud or misuse, and meet applicable legal, regulatory and advertising requirements

Our lawful bases for this processing are: (i) performance of these Terms and Conditions with you (contract); (ii) our legitimate interests in operating, promoting, and auditing the Promotion and in preventing fraud; and (iii) compliance with our legal and regulatory obligations, including making winner information available to relevant regulatory authorities, including the Advertising Standards Authority. Where we feature winners in publicity, we rely on your separate consent

Any personal data processed in connection with the Promotion will be handled in accordance with OakNorth's Privacy Notice and retained in accordance with OakNorth's applicable retention policies. Further information about how OakNorth processes personal data, including data subject rights and retention, is available in OakNorth's Privacy Notice: <https://oaknorth.co.uk/legal/privacy-notice/>.

## 9 General

- The Terms and Conditions of each Eligible Account apply to all customers participating in this Promotion
- 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 reasonably endeavour to provide notice as soon as possible to participants
- By participating in this Promotion, the participants agree to be bound by these Terms and Conditions
- OakNorth is not responsible for delays or failures due to technical issues or incorrect information provided by participants
- These Terms and Conditions are governed by English law, and any disputes are subject to the exclusive jurisdiction of the courts of England and Wales
- Any disputes regarding eligibility or the terms of this Promotion will be handled in accordance with OakNorth's complaints process. If you remain dissatisfied following our response, you may be entitled to refer your complaint to the Financial Ombudsman Service. Details of OakNorth's complaints process are available at [oaknorth.co.uk](https://oaknorth.co.uk).

# OAKNORTH BANK

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