

Terms & Conditions The Friends of No1 CopperPot Credit Union lottery

- 1. All members of the Credit Union aged 18 or over and residing within Great Britain are eligible to join the Friends of No1 CopperPot Credit Union lottery.
- 2. The lottery is managed by the Friends of No1 CopperPot Credit Union, an independent committee comprised of No1 CopperPot Credit Union members.
- 3. Each member can have up to 10 entries per month, and each entry costs £1.
- 4. A minimum of £5 must remain in your Member Account after the lottery deduction.
- 5. Payment of your lottery entries will be added to your payroll deduction or monthly Direct Debit.
- 6. The lottery draw takes place on the second working day of each month, and this is when the funds will be deducted from your lottery account.
- 7. Having insufficient funds will result in you not being entered into the lottery draw.
- 8. Winners are selected at random each month using our lottery generator system, which is overseen by either a member of the Friends of No1 CopperPot Credit Union Lottery Committee, or a Credit Union employee.
- 9. You can cancel your entries into the lottery at any time by calling us on 0161 741 3160 or emailing us at info@no1copperpot.com.
- 10. Prizes are paid to the winning member's account, on the same working day as the draw.
- 11. Winners will be contacted by the Credit Union or the Lottery Committee, and (if consent is given) prize winners will be mentioned on our app.
- 12. Prizes will always account for between 30% and 55% of net ticket sales.
- 13. Refunds of lottery deductions are not permissible for cancellations received after the lottery deduction for the month has taken place.
- 14. Members who have defaulted on their loan repayment agreements could have their lottery entries cancelled by the Credit Union.
- 15. All members who choose to leave the Credit Union will be withdrawn from the lottery.