

**The Effective Date:** 11<sup>th</sup> February 2022

**The Company:** CIRCA5000 Ltd registered in England with Company Number 11200977 at the registered office of 3rd Floor 86-90 Paul Street, London, United Kingdom, EC2A 4NE

**User:** A natural person who has installed the mobile application provided by The Company (**"The App"**) and is eligible for and has completed all steps necessary to open an Investment Account. Employees, agents and contractors of The Company are not eligible to enter into this competition. Users must comply with the Terms and Conditions available at <https://circa5000.com/support/policies/terms-and-conditions>

**Investment Account:** an Individual Savings Account, Junior Individual Savings Account, Personal Pension or a General Investment Account provided by The Company to The User

**Prize:** £20,000.00 credited to an ISA which the user must be eligible for and apply for by agreeing to the T&C at <https://circa5000.com/support/policies/terms-and-conditions>. Users who are not eligible for an ISA in the tax year 2022-2023 are not eligible to enter this draw.

**Withdrawal(s) :** A request by any user to withdraw funds from any Investment Account.

**Qualifying Event:** any and each of the below. Each occurrence of a Qualifying Event will result in one entry into The Prize Draw :

- a) **Qualifying Deposit(s)** – The total of all deposits into any Investment Account between The Effective date and midnight on 11 March 2022 (**"The Promotional Period"**) will be calculated (**"The Gross Deposits Figure"**). Only cleared funds will count towards the Gross Deposits Figure. The total of all Withdrawals during The Promotional Period will be calculated (**"The Withdrawals Figure"**). The Withdrawals Figure will be subtracted from The Gross Deposits Figure. The resulting sum will be divided by £500 and rounded down to the nearest whole number (**"The Ticket Number"**). The Ticket Number shall determine the number of Qualifying Deposits.
- b) **Qualifying Referral(s)** - Referring a third party using the referral mechanism available in The App where that third party goes on to open a new Investment Account using the referring User's referral link and deposits in any number of transactions at least £100 in cleared funds by 11 March 2022 (net of any withdrawals between the date of the third party opening the new Investment Account and 11 March 2022). At the end of Promotional Period each Qualifying Referral will result in one entry into the draw.

**c) Qualifying Transfer** – An instruction given in The Company's App to initiate a transfer of an Investment Account owned by the User from another provider of Investment Accounts. The User must provide an accurate transfer value when initiating a transfer request to qualify for an entry. Each whole £500 of the transfer value shall earn the User one entry. See clause 4 below for more detail on qualifying transfers and the circumstances in which a Winner may be disqualified.

**The Prize Draw:** The prize draw in February and March 2022.

### **Terms and Conditions**

1. The Prize Draw is open to all natural persons who are eligible for and successfully open any Investment Account and who make one or more Qualifying Deposits, Qualifying Transfers and/or one or more Qualifying Referrals. The Company reserves the right to refuse to open an account for any person for any lawful reason.
2. Users may obtain multiple Entries (or 'tickets') to the Prize Draw by completing multiple Qualifying Referrals. Multiple Entries will be given in respect of Qualifying Deposits as set out above. Multiple Entries will be given in respect of Qualifying Transfers as set out above.
3. Each Entry will result in that User's unique user ID being entered into a list. One winning Entry will be chosen. The draw will be performed at random using a random number generator which will select a winning 'ticket' number corresponding to a line number in the list. A Senior Officer of The Company will perform the draw, supervised by a Director of the Company, which will be anonymised so that the Officer does not know the identity of each ticket holder at the time of the draw. The User to whom the unique user ID belongs that has been chosen at random shall then be identified (**"The Winner"**).
4. If The Winner has won by virtue of obtaining the winning Entry as a result of initiating a Transfer The Winner shall forfeit the prize if the transfer does not complete. "Complete" means the receipt by the Company of cleared funds of at least 90% of the Estimated Transfer Value. The relevant Transfer does not need to complete by 11 March 2022 but the Prize shall not be paid out unless and until the Transfer is Complete. The Winner may not substitute a new transfer or satisfy completion by depositing cash by any other method.
5. No later than 20<sup>th</sup> March 2022 a winner will be selected at random from all Users who have made a successful Entry.
6. The Winner will be notified by email within 7 days of the draw. The winner is required to respond to this email within 14 days giving consent to publicise and release the winner's first name and the

County or City of their residence together with details of The Prize (**"The Prize Acceptance"**).

Should the winner fail to respond to the win notification email within 14 days The Prize shall be forfeit

7. . The Winner must have or open an Individual Savings Account for the tax year of 2022/2023 with The Company into which the Prize will be paid. Subject to paragraphs 4 and 6 above, the Prize shall be paid into the User's Individual Savings Account by no later than 15<sup>h</sup> April 2022 or as soon as the requirements of paragraphs 4 and 6 above are completed if later. If the Winner is not eligible for an Individual Savings Account for the tax year of 2022/2023 then the prize shall be forfeit.

8. Details of the winner, limited to their first name and county or city of their residence will be available from [hi@CIRCA5000.com](mailto:hi@CIRCA5000.com)

9. The Company reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, this Prize Draw with or without notice due to reasons outside its control (including, without limitation, in the case of anticipated, suspected or actual fraud).

10. The decision of the Company in all matters under its control is final and binding.

11. The Prize Draw will be governed by English law and entrants to the Prize Draw submit to the exclusive jurisdiction of the English courts.

**CIRCA5000 Ltd**