Terms and conditions.

- 1- The promoter is: Bradford District Credit Union (company no. IP00389C) whose registered office is at: Ground Floor, City Hall, Bradford, BD1 1HY.
- 2- The competition is open to residents of the United Kingdom aged 18 years or over except employees of Bradford District Credit Union and their close relatives and anyone otherwise connected with the organisation or judging of the competition.
- 3- No entry fee or purchase is necessary to enter this competition.
- 4- By entering this competition, an entrant indicates his/her agreement to be bound by these terms and conditions.
- 5- Only one entry will be accepted per person. Multiple entries from the same person will be disqualified.
- 6- The closing date for entry will be midnight on Friday, January 17th. After this date, no further entries to the competition will be permitted.
- 7- No responsibility can be accepted for entries not received.
- 8- The rules of the competition and how to enter are as follows: To participate, simply like this post on Facebook or Instagram and tag a friend in the comments.
- 9- The promoter reserves the right to cancel or amend the competition and these terms and conditions without notice in the event of a catastrophe, war, civil or military disturbance, act of God, or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. The promoter will notify entrants of any changes to the competition as soon as possible.
- 10- The promoter is not responsible for inaccurate prize details supplied to any entrant by any third party connected with this competition.
- 11- The prize is as follows: one £50 Love2Shop voucher.

The prize is as stated, and no cash or other alternatives will be offered. The prize is not transferable. Prizes are subject to availability and we reserve the right to substitute any prize with another of equivalent value without giving notice.

- 12- Winners will be chosen at random by software, from all entries received and verified by the promoter and/or its agents.
- 13- The winner will be notified by direct message within 28 days of the closing date. The winner will only ever be contacted by direct message. If the winner cannot be contacted or does not claim the prize within 14 days of notification, we reserve the right to withdraw the prize from the winner and pick a replacement winner.

- 14- The promoter will notify the winner when the prize will be delivered to their chosen address.
- 15- The promoter's decision regarding all matters related to the competition will be final, and no correspondence will be entered into.
- 16- By entering this competition, an entrant indicates his/her agreement to be bound by these terms and conditions.
- 17- The competition and these terms and conditions will be governed by English law, and any disputes will be subject to the exclusive jurisdiction of the courts of England.
- 18- The winner agrees to the use of his/her name and image in any publicity material, as well as their entry. Any personal data relating to the winner or any other entrants will be used solely in accordance with current UK data protection legislation and will not be disclosed to a third party without the entrant's prior consent.
- 19- The winner's name will be announced on Instagram and available to see for 28 days after the closing date.
- 20- Entry into the competition will be deemed as acceptance of these terms and conditions.
- 21- This promotion is not sponsored, endorsed, administered by, or associated with, Instagram, Facebook, Twitter, TikTok, or any other Social Network. You provide your information to Bradford District Credit Union and not to any other party. The information provided will be used with Bradford District Credit Union's Privacy Policy.