

# Terms and conditions for Customer Prize Draws from February 2025 until January 2026 (the "Prize Draws")

Updated 1st October 2025

By entering the Prize Draws, you agree to be bound by these terms and conditions (these "**Terms and Conditions**"). Promotional materials relating to the Prize Draws, including all information on how to enter the Prize Draws, also form part of these Terms and Conditions. In the event of any conflict between any terms referred to in such promotional materials and these Terms and Conditions, these Terms and Conditions take precedence.

## 1. THE PROMOTER

The promoter of the Prize Draws is Northern Bank Limited (company number R0000568) trading as Danske Bank (the "**Promoter**"), whose address is at Donegall Square West, Belfast, BT1 6JS. Northern Bank Limited is part of the Danske Bank Group.

## 2. ELIGIBILITY

2.1. Participants must be at least 18 years old. Employees of Danske Bank or its holding or subsidiary companies and anyone otherwise connected with the operation or fulfilment of the Prize Draws are not eligible to take part.

2.2. Participants must hold one or more of the following accounts with the Promoter (each an "**Eligible Account**"):

- (a) Danske Choice;
- (b) Danske Reward;
- (c) Danske Standard;
- (d) Danske Freedom;
- (e) Danske Choice Plus; or
- (f) Danske Prestige.

- 2.3. If you are the holder of a Danske Discovery account and such account converts to a an Eligible Account between the Opening Date and Closing Date of a Prize Draw (as per section 3.2 below), you will be eligible to take part in such Prize Draw provided you have satisfied the 'How to enter' requirements set out in section 3 of these Terms and Conditions. If you hold a bank account jointly with someone who is not eligible to take part in the Prize Draws, you will not be permitted to use such an account to enter a Prize Draw.
- 2.4. The Promoter reserves the right to require participants to prove they are eligible and/or to carry out its own investigations (either itself or through a third party acting on its behalf) to verify eligibility. If the winner of a prize is found to be ineligible, the Promoter reserves the right to award the prize concerned to another participant and to require the return of any prize already awarded.

### 3. HOW TO ENTER

- 3.1. There will be a prize draw held each calendar month between February 2025 and January 2026 (each a “**Prize Draw**”). Each Prize Draw will take place by the 20th of each month.
- 3.2. The opening and closing dates for fulfilling the criteria to enter each Prize Draw are as follows:

**Opening Date: 00:00 UK time on the first day of each month.**

**Closing Date: 23:59 UK time on the last day of each month.**

The final Closing Date will be 23:59 UK time on 31 December 2025.

- 3.3. To enter a Prize Draw, you must:
- (a) Opt in to the Prize Draw via the link received to your mobile banking app or via email, or complete the Prize

Draw registration form online at [danskebank.co.uk/prizedraw](https://danskebank.co.uk/prizedraw), in any Danske Bank branch in Northern Ireland, by calling us on 0345 600 2882 or via post to Customer Prize Draw, 1st floor, Donegall Square West, Belfast BT1 6JS; and

- (b) Make at least 11 legal purchases ("**Point of Sale Transactions**" further details about which are at section 3.8 below) in person or online using the Danske Bank Debit Mastercard associated with your Eligible Account (with one entry awarded for the first 11 Point of Sale Transactions made, and an additional entry for each subsequent Point of Sale Transaction up to a maximum of 15 entries),

between the Opening Date and Closing Date of that Prize Draw.

- 3.4. If you registered for the Prize Draw to dates, you do not need to re-register. We will automatically register you for the Prize Draws. If you would prefer to opt out of the Prize Draws please email us at [prizedraw@danskebank.co.uk](mailto:prizedraw@danskebank.co.uk), visit any Danske Bank branch in Northern Ireland, call us on 0345 600 2882 or write to us at Customer Prize Draw, 1st floor, Donegall Square West, Belfast BT1 6JS.
- 3.5. Entries submitted by any other means will not be accepted: only those submitted via the official methods of entry will be accepted. Bulk entries from trade, consumer groups or third parties will not be valid. Any illegible, incomplete or fraudulent entries will be rejected. Proof of complying with the How to Enter Requirements will not be accepted as proof of receipt or entry. Promoter is not responsible for entries lost or delayed due to technical or connectivity or other problems.
- 3.6. Any participant who enters or attempts to enter the Prize Draws in a manner, which in the Promoter's reasonable determination is contrary to these Terms and Conditions or by its nature is unjust to other entrants (including without limitation tampering with the operation of the Prize Draw,

cheating, hacking, deception or any other unfair playing practices such as intending to annoy, abuse, threaten or harass any other entrants or the Promoter and/or any of its agents or representatives) may be rejected from the Prize Draw at the Promoter's sole discretion. Any entries which do not comply with the Eligibility or How to Enter requirements set out in these Terms and Conditions will be disqualified.

- 3.7. Participants may make multiple entries into each Prize Draw up to a maximum of 15 entries. If a participant registers for and enters a Prize Draw and does not win, they will automatically be entered into the remaining Prize Draws provided the required number of transactions have been completed (no further registration is required).
- 3.8. All Point of Sale Transactions debited to your account between the Opening Date and Closing Date of each Prize Draw will count towards such Prize Draw, no matter at which point you complete your registration form. All Point of Sale Transactions must be completed by no later than 23:59 on the Closing Date of each respective Prize Draw. Point of Sale Transactions completed after the Closing Date will not be counted toward your total number of Point of Sale Transactions. Please note that a Point of Sale Transaction will only be complete and count towards a Prize Draw when it appears as an entry on your list of transactions and debits your account (i.e. pending transactions will not be counted). A Point of Sale Transaction does not include any bank to bank transactions, cash machine transactions or any credits to your account.
- 3.9. If you have multiple Eligible Accounts, your Point of Sale Transactions will not be accumulated across different accounts. You must complete at least 11 Point of Sale Transactions on the same Eligible Account to be entered into a Prize Draw.
- 3.10. If your Eligible Account is a joint account:

- (a) only one account holder needs to register for the Prize Draws (by doing so, such account holder confirms they have obtained the consent of the other account holders to do so); and
- (b) all account holders' Point of Sale Transactions will count towards the total number of transactions

#### 4. THE PRIZES

- 4.1. Each month between **February 2025 and October 2025** we will award 10 prizes of £1,000 each, paid into the Eligible Account of the winner used for the Prize Draw.
- 4.2. Between November 2025 and January 2026, we will award the following prizes:
  - (a) **November 2025**: One prize of £10,000 and 50 prizes of £1,000
  - (b) **December 2025**: One prize of £10,000 and 100 prizes of £1,000
  - (c) **January 2026**: One prize of £10,000 and 150 prizes of £1,000

To be paid into the Eligible Account of the winner used for the Prize Draw.

- 4.3. The prize is personal to the winner(s) and may not be claimed by a third party on a winner's behalf. The winners are personally responsible for any VAT and/or local tax liabilities incurred in claiming or using the prizes.
- 4.4. The prizes are as stated and are non-exchangeable and non-transferable. There are no alternatives to the prizes in whole or in part. By participating in a Prize Draw, participants agree that the prizes are awarded on an "as is" basis, and that neither the Promoter nor any of its subsidiary or affiliated companies, make any representations or warranties of any nature with respect to the prizes.
- 4.5. In the event of a printing or other error resulting in there being more winners than prizes for a Prize Draw, the

Promoter reserves the right at any time to allocate the available prizes through a further draw or to divide the prizes concerned or the value of the prizes concerned between the winners of the Prize Draw.

## 5. DRAW DETAILS AND DELIVERY

- 5.1. The winners for each Prize Draw completed between February and October 2025 will be the first 10 participants chosen at random from all complete, eligible, properly submitted entries received before the end of the applicable Closing Date.
- 5.2. The winners for Prize Draws completed between November 2025 and January 2026 will be as follows:
  - (a) **November 2025:** The first participant chosen at random from all complete, eligible and properly submitted entries received before the end of the applicable Closing Date will receive a prize of £10,000. A further 50 additional winners drawn in the same manner will receive a prize of £1,000.
  - (b) **December 2025:** The first participant chosen at random from all complete, eligible and properly submitted entries received before the end of the applicable Closing Date will receive a prize of £10,000. A further 100 additional winners drawn in the same manner will receive a prize of £1,000.
  - (c) **January 2026:** The first participant chosen at random from all complete, eligible and properly submitted entries received before the end of the applicable Closing Date will receive a prize of £10,000. A further 150 additional winners drawn in the same manner will receive a prize of £1,000.
- 5.3. The Prize Draws will take place by the 20th of each month and each Prize Draw will be monitored by an independent adjudicator.
- 5.4. The winners of each Prize Draw will be notified no later than the last working day of each month. Winners will be

contacted by secure mail in eBanking or by telephone using the number we hold for you in our records and given details of how to claim their prize if the Danske Bank requires them to do so. Where we cannot contact winners by these means, a letter will be issued. The winners may be required to submit valid identification before receiving their prize. Winners may be required to confirm acceptance of the prize and prizes can only be paid into the Eligible Account of the winner within 30 days from the date the winner supplies the requested details for delivery of the prize. We will update our website to confirm that each Prize Draw has taken place.

- 5.5. If (a) a winner refuses or is unable to provide eligible details for receipt of their prize within 21 days of being notified, (b) a winner rejects a prize; (c) an entry is invalid; (d) a participant is disqualified or is in breach of these Terms and Conditions; or (e) a winner switches out or closes their Eligible Account before they receive their prize, the Promoter reserves the right to conduct a further random draw to award their prize to another participant.
- 5.6. Danske Bank will make available the prize winners' surname and county of residence upon request by email at [prizedraw@danskebank.co.uk](mailto:prizedraw@danskebank.co.uk) within 3 months after the Closing Date of each Prize Draw. If you object to any or all of your surname and county being published or made available, please email us at the same address or write to us at Customer Prize Draw, 1st Floor Donegall Square West, Belfast BT1 6JS. In such circumstances, we must still provide the information and winning entry to UK regulators (including the Advertising Standards Authority) on request.
- 5.7. Danske Bank may ask winners to take part in publicity or promotional activities. Winners are under no obligation to do so.

## 6. LIMITATION OF LIABILITY

6.1. Neither the Promoter nor agencies nor suppliers involved in this promotion may be liable to the winners, whether arising from tort including negligence, breach of contract or otherwise or for any damage, loss, liabilities, injury or disappointment incurred or suffered whatsoever as a result of or relating to participation in the Prize Draws or the prizes unless you suffer personal injury or death as a result of the Promoter's negligence. No compensation for loss of earnings will be paid by the Promoter for participation in any aspect of the Prize Draws.

## 7. DATA PROTECTION AND PUBLICITY

7.1. All personal details and/or information given either in the entry process or otherwise must be truthful, accurate and in no way misleading. Any personal information that participants share with the Promoter (including name, address, email or other data) will be kept secure and only used in line with the Promoter's [Privacy Policy](#) and these Terms and Conditions. By entering the Prize Draw, participants acknowledge that their information may be used by the Promoter and its suppliers to administer the Prize Draws. The Promoter may contact participants by email, post, phone, SMS or other means in relation to the Prize Draws, but will not send participants any marketing communication unless participants have also agreed to this or the Promoter has another lawful basis for the communication.

## 8. GENERAL

8.1. Promoter reserves the right to disqualify a participant, winner or entry if there is any reason to believe that there has been a breach of these Terms and Conditions or the terms and conditions associated with an Eligible Account, if a participant or winner has supplied untruthful, inaccurate or misleading personal details and/or information, or a participant or winner that in its absolute

discretion could bring the Promoter into disrepute.

- 8.2. We reserve the right to hold void, suspend, cancel, or amend any of these Terms and Conditions, or suspend or cancel the Prize Draws in the event of circumstances that are unforeseen or beyond our reasonable control and where it becomes necessary to do so (including, without limitation, in the case of anticipated, suspected or actual fraud or misleading practices). We can do this without providing prior notice. Where it becomes necessary to cancel the Prize Draws, we will put a notice in our branches and on our website as soon as reasonably possible. Our decision in all matters under our control is final and binding and no correspondence will be entered into.
- 8.3. These Terms and Conditions shall be governed by Northern Irish law, and the parties submit to the exclusive jurisdiction of the courts of Northern Ireland. However, as a consumer, if you live in another part of the UK you can bring legal proceedings in either the Northern Irish courts or your local courts.