

To participate in the Zephyr Homeloans Christmas Prize Draw, please read the Prize Draw terms and conditions, as set out below.

## **Zephyr Homeloans Christmas 2021 Prize Draw: Terms and Conditions**

These terms and conditions apply to the Zephyr Homeloans Christmas 2021 prize draw to win a Christmas hamper up to the value of £100 with free UK delivery (the “**Prize Draw**”).

The draw dates are:

- 3<sup>rd</sup> December 2021 (the “**First Draw Date**”);
- 10<sup>th</sup> December 2021 (the “**Second Draw Date**”); and
- 17<sup>th</sup> December 2021 (the “**Third Draw Date**” or “**Closing Date**”).

(together the “**Draw Dates**”)

Every Qualifying Participant who registers on the Zephyr Homeloans Online Portal (the “**Online Portal**”) between 29<sup>th</sup> November 2021 (the “**Start Date**”) and 4pm on the First Draw Date, Second Draw Date or Third Draw date respectively, will be automatically entered into the Prize Draw to participate in the respective Draw Date(s), subject to these terms and conditions, as follows:

<b>Registration date on Online Portal</b>	<b>Entry to the following Draw Dates</b>
From the Start Date up to 4pm on the First Draw Date	First, Second and Third Draw Date
From 4.01pm on the First Draw Date to 4pm on the Second Draw Date	Second and Third Draw Date
From 4.01pm on the Second Draw Date to 4pm on the Third Draw Date	Third Draw Date only

### Promoter

1. The promoter is Topaz Finance Limited trading as Zephyr Homeloans, a company registered in England & Wales with Company No 05946900 and registered office The Pavilions, Bridgwater Road, Bristol BS13 8AE (**Zephyr**).
2. Any questions about these terms and conditions should be directed to Zephyr via email to: [marketing@zephyrhomeloans.co.uk](mailto:marketing@zephyrhomeloans.co.uk)

### Eligibility

3. Entry to the Prize Draw is free of charge and is open to entrants who are, at the Start Date:
  - a) employees of any UK-based FCA authorised mortgage intermediaries which are appointed to the Zephyr broker/intermediary panel;
  - b) UK residents; and
  - c) aged at least 18 years old.

(**Qualifying Participants**).

2. All Qualifying Participants must register to use the Online Portal between the Start Date and the Closing Date to be eligible to enter the Prize Draw.
3. Any employees, contractors, agents and representatives of Zephyr, and any of its associated companies (or members of their families), or anyone else connected with the performance or administration of this the Prize Draw are excluded from entering. Zephyr reserves the right to verify the eligibility of all entrants.

4. You must be eligible to enter the Prize Draw and, should you win, claim the Prize. This shall include obtaining any consent required from your employer.

#### Entry and Closing Date

5. No purchase is necessary to take part in this Prize Draw.
6. You must meet the eligibility conditions above and be a Qualifying Participant to participate. You will require access to the internet for this competition as all new registrations for the Online Portal are processed here: <https://mortgages.zephyrhomeloans.co.uk/molregistration>
7. To enter you will need to provide a valid email address for the purpose of Zephyr contacting you in the event that you win. This information is required in any case as part of the registration process for the Online Portal.
8. Any entries received either before the Start Date and/or after the Closing Date will not be entered into the Prize Draw.
9. The Prize cannot be sold, offered for sale, used for competitions or any other commercial purpose whatsoever.
10. Should you wish to opt-out of, or retract your entry to the Prize Draw, please email [marketing@zephyrhomeloans.co.uk](mailto:marketing@zephyrhomeloans.co.uk) with your full name and email address.

#### Prize

11. The prize is a Christmas hamper up to the value of £100, including free UK delivery (the **"Prize"**). No other alternatives to the Prize will be offered and the Prize is not transferable or refundable. There are no runner up prizes.

#### Prize Draw and Winners

12. The winning entries from Qualifying Participants will be selected at random after 4pm on First Draw Date, Second Draw Date and Third Draw Date respectively, from the eligible entries received and under the supervision of an independent adjudicator (the **"Winners"**). The selection shall be final and the Winners will be recorded on a mobile device as evidence.
13. The Winners will be notified by email to the email address provided (the **"Notification Email"**) during the registration process to the Online Portal. Zephyr will make reasonable efforts to contact the Winners.
14. The Prize is conditional on acceptance and if Zephyr is unable to contact the Winner(s) and/or if the Prize is not claimed within thirty (30) days of the Notification Email, the Prize will be forfeited. If the Prize is forfeited, Zephyr may at their sole discretion redraw another winner or offer the Prize to the next eligible entrant selected from the correct entries that were received before the Closing Date.
15. Winners are not eligible to enter any subsequent Draw Dates (if any).

#### Data protection

16. Personal data provided by entrants will be processed in accordance with Zephyr's [Privacy Policy](#) for the purposes arising out of and in connection with hosting the Prize Draw, which shall include checking conformity to the eligibility criteria, contacting any Winners, and sending the Prize and any associated information to the Winners.
17. Zephyr must publish or make available information that indicates a valid promotion took place. If you are a winner, you agree to the use of your surname, your resident county, and the date you registered on the Online Portal, to be used in any promotional activity within one (1) month of the Closing Date. If you object to these details being published or made available, please contact Zephyr. In such circumstances, Zephyr must still provide the information and winning entry to the Advertising Standards Authority on request.

#### Zephyr's rights and liability

18. Zephyr reserves the right to alter, amend or cancel the Prize Draw at any time without prior notice.
19. Zephyr reserves the right at its complete discretion to disqualify any entrant that corrupts or affects the administration, security, fairness, integrity, or proper conduct of the Prize Draw.
20. Zephyr accepts no responsibility for any incomplete or incorrectly completed entry or any entry lost, corrupted, or delayed in transmission whether due to a technical error, malfunction or otherwise, nor through any potential issue caused by the Online Portal. Proof of registering with the Online Portal is not proof of entry.

21. If there is any reason to believe that there has been a breach of these terms and conditions, Zephyr may, at its sole discretion, reserve the right to exclude you from participating in the Prize Draw.
22. Insofar as is permitted by law, Zephyr, its agents or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury or death occurring as a result of taking up the Prize except where it is caused by the negligence of Zephyr, its agents or distributors or that of their employees. Your statutory rights are not affected.

#### General

23. These terms and conditions are governed by English Law and subject to the jurisdiction of the courts of England and Wales.