

Friends of Plane Saver (FOPS) Lottery

Terms and Conditions

These Terms and Conditions govern your participation in the Friends of Plane Saver (FOPS) Lottery, an initiative of **Friends of Plane Saver Ltd**. While **Plane Saver Credit Union Ltd** may assist with promotions, administrative tasks, and member support, Friends of Plane Saver Ltd operates as a separate legal entity managed by independent, volunteer trustees, all of whom are members of Plane Saver Credit Union.

- **Company Number:** 14514086
- **Registered Office Address:** Profile West, 3rd Floor, 950 Great West Road, Brentford, United Kingdom, TW8 9ES

By participating in the FOPS Lottery, you agree to the following Terms and Conditions:

1. Eligibility

1.1 The FOPS Lottery is a private lottery open exclusively to members of the following entities:

- 1.1.1** Plane Saver Credit Union
- 1.1.2** First Defence Finance
- 1.1.3** Harlowsave Credit Union

1.2 Participants must be 18 years of age or older.

1.3 Committee members may participate, provided there is no conflict of interest, and they have no role in decisions regarding the lottery's operation.

2. Entry and Payment

2.1 Each lottery ticket costs £1. Members may purchase up to 10 tickets per month.

2.2 The ticket cost is automatically deducted from the member's Regular Saver (Share 1) Account. Members must ensure their account balance covers both their regular savings and the cost of their lottery tickets.

2.3 Once a ticket purchase is authorised, tickets will be automatically renewed each month unless the member cancels their participation.

3. Prizes

3.1 The monthly prize draw includes the following:

- 3.1.1 1st Prize:** £1,000
- 3.1.2 2nd Prize:** £500
- 3.1.3 3rd Prize:** £250

3.2 An annual **Super Draw** is held in the Winter, offering special cash prizes.

4. Draw Dates and Procedures

4.1 The monthly draw takes place on or after the 28th of each month.

4.2 Winning numbers are randomly selected by an automated system, overseen by the Chair of the Friends of Plane Saver Committee or a designated trustee in their absence.

4.3 Prizes are credited to the winner's Regular Saver (Share 1) Account within five working days of the draw.

4.4 Withdrawals of prize funds can be made in accordance with Plane Saver Credit Union's withdrawal policies.

5. Notification of Winners

5.1 Winners will be notified via email and telephone within five working days of the draw.

5.2 The winning numbers will also be published on the Friends of Plane Saver website and in the Plane Saver Credit Union member newsletter.

5.3 If a prize is not withdrawn within six months, it will remain in the member's Regular Saver (Share 1) Account.

6. Amendment or Cancellation of Entries

6.1 Members may amend the number of tickets or cancel their participation at any time by contacting Plane Saver Credit Union. No refunds will be provided for tickets already entered into a previous draw.

6.2 If there are insufficient funds in the member's Regular Saver (Share 1) Account to cover ticket costs for a given month, the member will not be entered into that month's draw. Participation will automatically resume once sufficient funds are available.

7. Suspension of Participation

7.1 Members who have defaulted on loan repayments with Plane Saver Credit Union may have their lottery entries suspended until their account is brought up to date.

7.2 Members who close their membership with Plane Saver Credit Union will be automatically withdrawn from the lottery.

8. Administration of the Lottery

8.1 The FOPS Lottery is overseen by volunteer trustees from Plane Saver Credit Union. They are responsible for ensuring fairness, transparency, and integrity in the lottery's operation.

8.2 Lottery proceeds are used to fund prizes, with any remaining funds reinvested into Friends of Plane Saver community initiatives.

9. General Terms

9.1 All lottery profits benefit Plane Saver Credit Union members through outreach, education, community projects, and charitable donations.

9.2 Members may attend the monthly draw with prior approval from the Friends of Plane Saver Trustees.

9.3 Any disputes or inquiries should be directed to the Chair of the Friends of Plane Saver Trustees at the registered office address.

10. Final Decisions

10.1 The decision of the Friends of Plane Saver Trustees on all matters relating to the lottery, including interpretation of these Terms and Conditions and the selection of winning numbers, is final.

11. By participating in the Friends of Plane Saver Lottery, you acknowledge that you have read, understood, and accept these terms.