

Coaching terms and conditions

These terms and conditions set out your obligations and those of Zopa Bank Limited (the "Promoter") if you enter the prize draw (the "Prize Draw"). These terms apply alongside the Zopa Privacy Notice and Zopa Principles that you agree to when obtaining your Borrowing Power rating ("Rating") through the Zopa mobile app (the "App").

1. **ELIGIBILITY:** The Draw is open to residents of the United Kingdom (excluding Northern Ireland), who are at least twenty (18) years of age and have shared Smart Saver Mission content on Instagram and tagged a friend. Employees of the Promoter and its affiliate companies as well as immediate family members of such employees are not eligible to enter. Any entries attempted through the use of agencies, robotics, automation, programmed or similar methods will not be accepted.

The Draw is free to enter, and you will not be required to apply for a credit product provided by the Promoter.

2. **HOW TO ENTER:** Post on Instagram that you are taking part on the Smart Saver Mission and tag a friend. The Promoter does not accept responsibility for network, computer, hardware or software failures of any kind, which may restrict or delay the sending or receipt of your entry. Entries that are incomplete, illegible or incorrect will be rejected.

3. **ENTRY PERIOD:** You will be able to enter the Draw from 7th March 2022 to 23:59 on 31 March 2022, following which the Promoter will select a winner. The Promoter reserves the right to reduce or extend the Entry Period at its absolute discretion.

8. **WINNING VOLUNTEER PUBLICITY:** The Promoter must either publish or make available information that indicates that a valid award took place. To comply with this obligation the Promoter will send the surnames and counties of the winners to anyone who emails marketing@zopa.com within one month after the closing date.

If you object to your surname and/or county being published or made available, please contact the Promoter via the details above. In such circumstances, the Promoter must still provide the information and winning entry to the Advertising Standards Authority on request.

10. **REVISION, POSTPONEMENT AND CANCELLATION:** The Promoter reserves the absolute right to revise these terms and conditions.

11. **LIABILITY:** The Promoter will not be liable to you or any third party for any general, incidental, consequential, indirect, direct or special loss arising out of your entry and participation. This clause does not seek to exclude the liability of the Promoter for (a) death or personal injury caused by the Promoter, its affiliates, contractors or Agency's negligence, (b) fraud or fraudulent misrepresentation, and/or (c) any other matter for which it would be unlawful for the Promoter to exclude or attempt to exclude their liability.

12. **DISPUTES:** These terms and conditions and any disputes or claim arising out of or in connection with it or its subject matter or formation shall be governed by English law and entrants are to submit to the exclusive jurisdiction of the English Courts.

13. **ENDORSEMENTS:** This Draw is in no way sponsored, endorsed or administered by, or associated with Facebook or YouTube. You are providing your information to the Promoter and not to Facebook or YouTube. Entrants agree that Facebook and YouTube shall have no liability in respect of this draw.

14. **THE PROMOTER:** Zopa Bank Limited, with company number 10627575 whose registered office is at 1st Floor, Cottons Centre, Tooley Street, London, SE1 2QG.

16. **PRIVACY NOTICE:** For further details please see our online Privacy Notice <https://www.zopa.com/privacy-notice>. Please contact the Brand and Comms department at Zopa for any further information.

