



# Terms and Conditions

Effective for all Draws taking place  
on or after 2 April 2026 and payments  
made for Tickets in those Draws.

Please note that words used within these terms and conditions  
which start with a capital letter and are defined in the glossary at  
the end shall have the meaning given to them in the glossary.

## 1. POSTCODE LOTTERY & PROMOTING SOCIETIES

**1.1** These terms and conditions govern all society lotteries managed by Us and supersede all previous versions. They apply to all Draws taking place on or after 2 April 2026 and payments made for Tickets in those Draws. By purchasing a Subscription, You agree to these Rules.

**1.2** We manage a series of subscription-based society lotteries promoted by Promoting Societies under the Act. The Promoting Societies can change from time to time. At the start of Your Subscription, You are sent details of the Promoting Societies and details of current Promoting Societies can be viewed at [www.postcodelottery.co.uk/good-causes/licence-details](http://www.postcodelottery.co.uk/good-causes/licence-details). If You have any queries about the activities of a particular Promoting Society, please contact it directly.

**1.3** Promoting Societies are independent bodies that manage and allocate funds from the Draws they promote under licence from the Gambling Commission. Each Promoting Society retains at least 30% of the Proceeds of each of its Draws and uses this to support its charitable purposes, which can include distributing such funds to other charities and good causes. This percentage can vary and details of the actual percentage are shown on the Website but it will never be less than 20%.

**1.4** The Promoting Societies have appointed Us to operate the Postcode Lottery as an External Lottery Manager. We are licensed to operate large society lotteries by the Gambling Commission ([www.gamblingcommission.gov.uk](http://www.gamblingcommission.gov.uk)) who regulate it under licence numbers 000-000829-N-102511 and 000-000829-R-102513.

**1.5** Normally 20 Draws will take place in a month, each for a different Promoting Society. The 20 Draws are all carried out on the first Wednesday of the month (but where 1 January falls on a Wednesday, the 20 Draws will all be carried out on 2 January), although We reserve the right to hold one or more of those Draws on a different date or dates. These Draws determine the winners of the prizes advertised on the Website. Current details of the Promoting Societies benefitting from the Draws, the Ticket price for each individual Draw, the prizes and announcement dates of winning postcodes are published on the Website at [www.postcodelottery.co.uk/good-causes/draw-calendar](http://www.postcodelottery.co.uk/good-causes/draw-calendar).

**1.6** We may amend the Rules from time to time. Amended Rules will be published on the Website at least 28 days before taking effect. If You are not satisfied with any proposed amendments, You can cancel Your Subscription at any time (see Rule 6.1 below).

**1.7** We have the right to withhold access to Draws or any prize if We reasonably suspect You of breaching the Rules.

## 2. PRIZE PLAN

**2.1** An amount of up to 40% of the Proceeds of the Postcode Lottery will be allocated to fund prizes in the Draws. The percentage of Proceeds allocated to fund prizes in Draws run by the same Promoting Society will never be less than 35%. Details of the actual percentage are shown on the Website. Prizes may consist of cash sums or non-cash prizes, including redeemable vouchers and/or gift cards, which may be subject to further conditions as to their use and/or redemption. Where less than the Prize Percentage of the Proceeds of a Draw are allocated to prizes in that Draw, the balance of unallocated prize

funds from that Draw will be carried forward and added to the prize fund of a future Draw or Draws run by the same Promoting Society. This means some Draws will allocate less than the Prize Percentage of Proceeds to fund prizes in that Draw, whilst others will have an amount equivalent to more than the Prize Percentage of Proceeds available to fund prizes in that Draw. The aggregate percentage of Proceeds allocated in prizes by a single Promoting Society across all Draws for that Promoting Society shall be around the Prize Percentage. All prizes advertised on the Website for each Draw will be awarded and We may also draw further postcodes and award prizes in addition to those advertised on the Website. If amounts are allocated to fund prizes in a particular Draw (whether from Proceeds for that Draw or from prize funds carried forward from a previous Draw or Draws run by the same Promoting Society) but are not actually used to fund Prizes from that Draw, they shall be carried forward and added to the prize fund of a future Draw or Draws run by the same Promoting Society.

**2.2** If You have one or more Tickets in the winning postcode selected in any valid Draw, You will win a prize. Only Players who hold paid-for Tickets in the relevant Draw are eligible to win a prize.

**2.3** Prizes are awarded per winning Ticket. If You have more than one Ticket for the selected postcode in a Draw, You will win more than one prize. The maximum number of Tickets one person is entitled to hold in any one Draw is six. If You breach this rule and hold more than six Tickets in a Draw, then where more than six Tickets held by You win a prize in that Draw, You are only entitled to win prizes for six of the winning Tickets You hold. In such circumstances You shall only be entitled to prizes from the six winning Tickets having the highest monetary value of the prizes which You have won in that Draw. The value allocated to the remaining prizes of the winning

Tickets which You held in that Draw shall go to the Promoting Society for that Draw.

**2.4** If You have a winning Ticket, the prize You receive in respect of that Ticket cannot be more than the maximum amount permitted by law. As set out in the Act, the value of all prizes won by an individual winning Ticket in any Draw cannot be greater than 10% of the Proceeds of the Draw. The amount of any shared prize which cannot be paid to the holder of a winning Ticket for this reason will be shared among the wider pool of winners (see Rules 2.6 and 2.7 below). This 10% Proceeds limit applies to each Ticket individually. If You hold more than one winning Ticket, the maximum limit for each winning Ticket will be 10% of the Proceeds of the Draw.

**2.5** The value or nature of each prize is set out in advance of the relevant Draw at [www.postcodelottery.co.uk/good-causes/draw-calendar](http://www.postcodelottery.co.uk/good-causes/draw-calendar). This might also include provision for one or more of the winning Ticket(s) to win an additional prize. If a prize is a shared prize (for example a Postcode Millions Prize), this will also be stated here.

**2.6** This rule applies to a prize which, in accordance with Rule 2.5, is stated at [www.postcodelottery.co.uk/good-causes/draw-calendar](http://www.postcodelottery.co.uk/good-causes/draw-calendar) to be a shared prize, and has a total value of £1 million or below. This will be shared as follows, but in all cases subject to the legal limit stated in Rule 2.4 above:

**2.6.1** The total prize value will be shared equally amongst each Ticket in the winning postcode

**2.6.2** If it is not possible to allocate the total prize value amongst the Tickets in the winning postcode, then the balance will be shared equally amongst each Ticket in the winning postcode sector

**2.6.3** If there are still any unallocated prize

funds at that point, these will be shared equally amongst each Ticket in the winning postal district.

To explain how this works:

**2.6.4** a postcode is the postcode that is, or has been, designated by Royal Mail to an address or addresses in a certain location, usually in the same street or block

**2.6.5** a postal district is the first half of the postcode – the letters and numbers that appear before the space

**2.6.6** a postcode sector is the postal district plus the first number after the space.

For example, in the postcode W1A 0AA, W1A is the postal district and W1A 0 is the postcode sector.

**2.7** This rule applies to a prize which, in accordance with Rule 2.5, is stated at [www.postcodelottery.co.uk/good-causes/draw-calendar](http://www.postcodelottery.co.uk/good-causes/draw-calendar) to be a shared prize, and has a total value of more than £1 million (such as a Postcode Millions Prize). This will be shared as follows, but in all cases subject to the legal limit stated in Rule 2.4 above:

**2.7.1** 50% of the total prize value will be shared equally amongst each Ticket in the winning postcode

**2.7.2** The other 50% of the total prize value will then be shared equally amongst each Ticket in the winning postcode sector but outside the winning postcode

**2.7.3** If it is not possible to allocate 50% of the total prize value amongst the Tickets in the winning postcode, then the balance will be shared equally amongst each Ticket in the winning postcode sector but outside the winning postcode

**2.7.4** If there are still any unallocated prize funds at that point from the total prize value, these will be shared equally amongst each Ticket in the winning postal district.

The meaning of postcode, postcode sector and postal districts is as described in Rule 2.6 above.

**2.8** Prize amounts in shared prizes will be rounded down to the nearest whole pound sterling. For example, £311.76 would be rounded down to £311.00.

**2.9** We will make special promotions available from time to time to some or all Players in which Player Rewards may be offered, subject to the terms of the individual promotion. Details of each promotion will be published on the Website. No additional purchase is necessary to participate in these promotions and any Player Rewards shall be fully funded by Us or Our partners (including without limitation the Promoting Societies).

### 3. ENTERING POSTCODE LOTTERY

**3.1** The Postcode Lottery can be played throughout Great Britain. The Act covers Great Britain only (England, Scotland and Wales). If Your main residence is in Northern Ireland, the Channel Islands, the Isle of Man or anywhere else outside Great Britain, You are not eligible to enter Postcode Lottery.

**3.2** The only people eligible to enter the Postcode Lottery are natural persons aged 18 years or over (please note that under-age gambling is an offence), whose main residence is in Great Britain, and who do not appear on the consolidated list of financial sanctions targets in the UK published by HM Treasury. We are entitled to refuse any Application or to close a Subscription at any time at Our sole discretion.

When closing a Subscription We shall arrange repayment of any sums collected from the Player for Tickets if such Tickets have not been, and will not be, entered into the Draws for which they were purchased. We do not accept liability for any loss or damage You may suffer as a result of a Ticket not being entered into a Draw after We have refused an Application or closed a Subscription.

**3.3** You are not eligible to enter the Postcode Lottery if at the time of the Draw You hold any of the following job titles at Postcode Lottery Limited: Process Controller, Process Coordinator or Process Manager. You are also not eligible to enter if You are the Designated Officer or independent adjudicator for the Draw, in accordance with Rule 7.3.

**3.4** By entering the Postcode Lottery the following people agree to receive only the first £5,000 worth of the value of a prize for each winning Ticket they hold in any one Draw, and that any excess over £5,000 worth of the value of a prize for each winning Ticket held by them in any one Draw will be donated by Us on their behalf to the relevant Promoting Society for the Draw:

**3.4.1** Anyone who at the time of the relevant Draw held the job title "Managing Director", "Director" or "Head of" in the course of their employment with Us

**3.4.2** Anyone who at the time of the relevant Draw was both (i) employed by Us and (ii) held a Personal Management Licence from the Gambling Commission

**3.4.3** Anyone who holds a Personal Management Licence from the Gambling Commission for one of the Promoting Societies at the time of the relevant Draw

**3.4.4** Anyone who has made an Annex A personal declaration to the Gambling Commission for one of the Promoting Societies which is in force at the time of the relevant Draw

**3.4.5** Anyone who at the time of the relevant Draw was a Trustee of any of the Promoting Societies.

**3.5** The person signing up with Us from whose account Ticket payments are or will be collected is recognised as the Player and, subject only to Rules 7.11 and 7.20, is the only person to whom We are liable to pay prizes or otherwise to account for unused Player Funds. If the payments are or will be collected from a joint account, the joint account holder who signed up with Us is recognised as the Player and is the only person to whom We are liable to pay prizes or otherwise to account for unused Player Funds, although records of account activity and prize allocations may be available to the other joint account holders.

**3.6** By obtaining a Ticket, You agree to be bound by the Rules, applicable provisions of the Act and relevant regulations made from time to time. Any misrepresentation of fact as to Your eligibility to play in accordance with these Rules, whether intentional or unintentional, will make You ineligible to win a prize. We will not be liable for any loss or damage (including loss of the opportunity to enter the Postcode Lottery and/or the right to receive a prize) suffered by a Player who has not complied with the Rules.

**3.7** While subscription-based society lotteries are widely considered to be low risk in terms of problem gambling, individuals may want to self-exclude themselves from taking part in the Postcode Lottery. We operate a self-exclusion process. To self-exclude, please email [info@postcodelottery.co.uk](mailto:info@postcodelottery.co.uk) with 'Self-

exclusion' in the title, and include all contact details (email, postal address, phone number(s)), and the minimum period for which You would initially like to be self-excluded, which can be from six months to five years. Or call the Customer Experience team on 0808 109 8765. Details of the self-exclusion process can be found on the Website at [www.postcodelottery.co.uk/policies/self-exclusion](http://www.postcodelottery.co.uk/policies/self-exclusion).

Requests for self-exclusion are ordinarily processed to remove the person from participating in the next upcoming monthly Draws, although if funds have already been collected (or a payment request has already been sent to the payment provider) at the point the request is received, We might be unable to process the self-exclusion request ahead of the next upcoming monthly Draws. In such circumstances, payment for those next upcoming monthly Draws will not be refunded, and any wins resulting from those Draws will be paid out in the normal manner, with the person being self-excluded from the following round of monthly Draws. In circumstances where We have been able to process a request for self-exclusion in advance of the next round of monthly Draws such that the relevant Ticket(s) have not been, and will not be, entered into such Draws, We shall arrange repayment of any sums paid for the relevant Tickets which are not entering the relevant Draws. We do not accept liability for any other loss or damage You may suffer as a result of a Ticket not being entered into a Draw following a request for self-exclusion being processed.

If an individual chooses not to extend a period of self-exclusion and makes a positive request to begin gambling again, there is a minimum 24-hour cooling-off period before a Subscription becomes active through a Ticket entering a Draw.

You should note that We can only exclude You from Our own products and services. If You wish to self-

exclude from Our services, We recommend that You consider self-excluding from other gambling services too (including other gambling services or lotteries operated by Promoting Societies). Website filtering software exists to prevent You from accessing gambling websites from Your personal computer. If someone successfully manages to circumvent a self-exclusion set up with Us, We accept no liability for any loss suffered as a result of the Player circumventing such self-exclusion. Players should play responsibly. Information on how to gamble responsibly may be found on the Website or sites such as [www.begambleaware.org](http://www.begambleaware.org).

If You self-exclude You will also be excluded from any special promotions or opportunities to obtain Player Rewards which are made available during the period of Your self-exclusion.

## 4. HOW TO PLAY POSTCODE LOTTERY

**4.1** Tickets are issued on a Monthly Subscription basis at a monthly cost of £12.50 (twelve pounds and fifty pence) for single Ticket entry into all Draws in the relevant month. We may also from time to time make available Monthly Subscriptions where some or all of the cost is funded by Us or one of Our partners rather than the Player.

**4.2** You can apply via a number of channels including the Website, telephone, coupons published in certain newspapers and magazines from time to time, via direct mail or by other methods made available by Us. In each event, the Application constitutes Your authorisation for Us to collect payment for Draws from the designated monthly payment method in accordance with Rule 5, until this authorisation is revoked.

**4.3** For the Ticket(s) to be entered into the next Draws, payment needs to have been collected in

accordance with these Rules. Collected payments are paid promptly into Our non-designated client money account and are held on behalf of the relevant Promoting Society. In the event of Our insolvency, such funds will be paid to the relevant Promoting Society.

**4.4** When applying for a Subscription, You need to provide at least the following information:

**4.4.1** Where applicable the number of Tickets You wish to purchase for each Draw

**4.4.2** Your name, full home address, postcode and date of birth. The full home address must be Your main residence and must be in Great Britain. You can play with a postcode that is different from Your home address provided Your active contact details are provided. If all of the available combinations for Your nominated postcode have already been allocated to other Players You will not be able to sign up to play with that postcode and will need to select an alternative postcode to play with instead

**4.4.3** Your valid payment details including, where appropriate, Your instruction to a bank or building society to pay by Direct Debit.

**4.5** We will be entitled to verify the information provided by You as set out in Rule 4.4. Verification steps may include conducting checks with the bank or building society specified in Your Application to ensure that the Direct Debit instruction has been duly authorised and/or instructing credit reference and identity verification checks from reputable third parties.

**4.6** We may refuse to accept Your Application for any reason. If Your Application is accepted, We will confirm the setup of a Subscription to You. If You have provided an email address, the confirmation

will be sent by email. If no email address has been provided, it will be posted to Your billing address. It will specify the reference number for each Ticket You have purchased.

**4.7** You should check Your Ticket(s) carefully to ensure the included postcode which We have advised in writing You are playing with is the correct one You want to play with. We accept no liability if the Ticket(s) We have advised You are playing with has a different postcode from the postcode which You want to play with.

**4.8** If You want to change Your designated playing postcode at any point (e.g. if You are moving house or if Royal Mail introduces a new postcode for Your address), You must request a change by contacting Us using the contact details in the Contact Address section at Rule 12 below and provide Us with all information which We request. We accept no liability for any loss or damage suffered by You (including loss of the opportunity to enter with the amended playing postcode and/or the right to receive a prize) if You have not followed this process. Once We have received from You all the information which We have requested, We will action Your change request as soon as reasonably practicable. This does not guarantee the change request will have taken effect before the next round of monthly Draws after We have received from You all the information which We have requested. We accept no liability for any loss or damage You may suffer (including loss of the opportunity to enter with the amended playing postcode and/or the right to receive a prize) if in such circumstances Your playing postcode has not been amended by Us before the next round of monthly Draws. Any requested amendment to Your playing postcode will only become effective once We have received all relevant information from You and have changed your playing Ticket(s). Subject to clause 4.9 below, if Royal Mail introduce or replace a postcode,

Your original postcode remains valid for the purposes of these Rules and will remain Your playing postcode unless you request a change in accordance with this Rule 4.8.

You can only win prizes in a Draw with the postcode which has actually been included within Your Ticket for that Draw, in accordance with Rule 4.10.

**4.9** If We become aware that your postcode has become an Invalid Postcode, Your postcode will be removed from the round of monthly Draws and We will replace Your Invalid Postcode with what We consider to be the most appropriate alternative. Normally this will be the new postcode that has been allocated to the address attached to the Invalid Postcode. If there is no postcode allocated to the address attached to the Invalid Postcode, We will allocate a postcode in the vicinity of the Invalid Postcode. We will notify you of the change at the earliest opportunity. You may contact Us at any time to change the new postcode allocated to You. We accept no liability for any loss or damage suffered by You (including loss of the opportunity to enter with the amended playing postcode and/or the right to receive a prize) if Your postcode becomes an Invalid Postcode and We are unable to enter you into subsequent Draws for any reason.

**4.10** Each Ticket will include:

**4.10.1** A postcode

**4.10.2** A unique three-digit number generated by Us to associate Tickets within the same postcode with individual Players.

## 5. PAYMENT

**5.1** Payment for Tickets must be received in advance of the Draw via an acceptable payment method, as set out on the Website. If a card or other payment method expires or is no longer valid for another reason, You may only update the Subscription to an accepted payment method as stated on the Website. Credit cards cannot be used for payment.

**5.2** After signing up, we will send You a document containing details of individual Ticket prices for monthly Draws, details of the Promoting Societies and information about when the monthly Draws are ordinarily held. When signing up, we will inform You when the first payment will be taken, which may be immediately. After this, the first attempt to take payment each month will be on the Friday that falls between the 4th and 10th of the month (both dates inclusive), unless otherwise communicated. You are responsible for ensuring there are sufficient funds in Your nominated bank account (or available via Your chosen payment service provider) on the relevant date. If this is not the case, Your bank or payment service provider may impose a penalty charge and We may be unable to collect payment, resulting in the relevant Ticket(s) not being entered into the Draws. We are not responsible for additional transaction charges imposed by Your bank or payment service provider.

**5.3** While We will endeavour to collect a payment on the regular collection date, We are not liable for any failure to collect payment on or after that date which is attributable to any reason outside Our control, including where the failure is caused by:

**5.3.1** loss or damage to Subscription coupons or other written entries (including loss of mail)

**5.3.2** any action or omission by a bank or other payment service provider including chargebacks, disputes, indemnities or failures to implement Direct Debits or otherwise to act on Your instructions.

**5.4** If We are unable to collect Your payment on the applicable collection date, We may (but have no obligation to) make up to three further attempts to collect Your payment prior to the next Draws. No Ticket(s) will be entered into a Draw unless We have received full payment for the Ticket(s) in cleared funds in advance of the Draw. We accept no responsibility for any loss or damage caused as a result of Ticket(s) not being entered in a Draw in circumstances where We sought payment from the payment provider, and the payment provider did not make payment on the first or any other attempt.

**5.5** Where a bank or payment services provider makes a chargeback, dispute or indemnity demand against Us relating to Your payment, whether current or for a previous Draw, We shall be entitled to cancel or suspend Your Subscription immediately, which will include cancelling any Tickets for upcoming Draws.

**5.6** If You are unsure whether Your payment has been collected or not, please contact Us as a first step. A payment is only treated as having been made once We have received it as cleared funds.

## 6. CHANGES TO SUBSCRIPTION

**6.1** You can cancel Your Subscription at any time by contacting the Customer Experience team by phone, email or post, using the contact details mentioned in Rule 12 to give notice or, if You are paying by Direct Debit, at any time by writing to Your bank or building society. Requests for cancellation are ordinarily processed to remove the person from participating

in the next upcoming monthly Draws, although if funds have already been collected (or a payment request has already been sent to the payment provider) at the point the request is received, We might be unable to process the cancellation request ahead of the next upcoming monthly Draws. In such circumstances, payment for those next upcoming monthly Draws will not be refunded, and any wins resulting from those Draws will be paid out in the normal manner, with the person being cancelled from the following round of monthly Draws. Where We have been able to process a request for cancellation in advance of the next round of monthly Draws such that the relevant Ticket(s) have not been entered into such Draws, We shall arrange return of any collected payments which have not been used to enter the relevant Ticket(s) into such Draws because of the cancellation request. We do not accept liability for any other loss or damage You may suffer as a result of a Ticket not being entered into a Draw following a request for cancellation being processed.

**6.2** You should notify Us of any changes to Your personal details or Your Subscription using the contact details mentioned in Rule 12 to give notice. If You wish to change Your bank or building society details, You will need to complete a new Direct Debit instruction. Further information about how to do this is available from Us on request. If You win a non-cash prize, We may send it to You by post or e-mail. We accept no liability for any loss or damage (including loss of receipt of a prize) if You have not updated Us of changes to Your address or e-mail in accordance with these Rules.

**6.3** As set out in Rule 3.2 above, We reserve the right to terminate or suspend a Subscription at any time (although this will not affect the results of completed Draws). If a Subscription has been suspended or terminated, the Ticket(s) will not be entered into any Draw following termination or

during the suspension period. We have no liability for any loss or damage suffered as a result of the Ticket(s) not having been entered into the relevant Draw. If We suspend or terminate a Subscription, We will return any amounts collected for Ticket(s) that will not be entered into Draws.

## 7. DRAW & PRIZES

**7.1** Before the date of each Draw, We will publish a Prize Draw Calendar on the Website with the following information:

**7.1.1** The dates on which results of the Draws will be announced

**7.1.2** Details of the prizes available in the Draws

**7.1.3** The Promoting Societies carrying out the Draws and the Ticket price for each individual Draw.

**7.2** Winners are selected at random by Our Draw engine software, which uses a random number generator and has been certified by a Gambling Commission-approved testing organisation. Unless a prize is identified as being a shared prize, a postcode will be selected at random from all designated playing postcodes for valid Tickets entered in the Draw, regardless of the number of tickets playing with that postcode, and each Ticket with that postcode wins the advertised prize. For shared prizes, all Tickets play, and a single winning Ticket is selected to determine the winning postcode. Details of whether prizes in Draws are shared or not are set out at [www.postcodelottery.co.uk/good-causes/draw-calendar](http://www.postcodelottery.co.uk/good-causes/draw-calendar).

**7.3** Each Draw is conducted by the Designated Officer before an independent adjudicator. Normally the independent adjudicator is present in person for

the Draw, but in exceptional circumstances they may attend by video link. The Designated Officer and the independent adjudicator document the information for the Promoting Society and to enable reporting to the Gambling Commission.

**7.4** If the Designated Officer and/or the independent adjudicator observes or suspects an irregularity or failure in the procedure, the Draw will be declared null and void and a new Draw will take place.

**7.5** Only paid-for Tickets for a Draw are eligible to take part in that Draw. In the event of an error in announcement of winning postcode(s) and/or Tickets, the Designated Officer will be responsible for confirming the correct postcode(s) and/or Tickets, and We are not liable to give prizes to Tickets incorrectly announced.

**7.6** The Designated Officer will determine the sequence of the prizes being drawn.

**7.7** The winning postcode(s) for each valid Draw will be published on the Website on a daily basis in accordance with the scheduled announcement of winning postcodes as set out in advance of the Draw on the Website and may also be publicised in any other manner determined by Us from time to time. The date of any announcement of Draw results might not be the actual date on which the Draw was conducted and may occur in the next calendar month from the month in which the Draw was conducted. The following information will be published in relation to each valid Draw:

**7.7.1** The winning postcode(s)

**7.7.2** The amounts or category (e.g. redeemable voucher) of each prize awarded to the winning postcodes. We will attempt to contact all holders of Tickets which have won £1,000 or more in a

Draw, and all winners of non-monetary prizes, to inform them of their win.

**7.8** The Draw results published on the Website or by any other means (including directly communicated to the Player) will be for information purposes only. Prizes will only be awarded to the winning postcode(s) and/or Ticket(s) recorded by the Designated Officer and the independent adjudicator under Rule 7.3. While We will do Our best to ensure published Draw results are accurate, the outcome of each Draw will be determined by the Designated Officer and the independent adjudicator under Rule 7.3. We are not liable to pay prizes based on publication of a result not recorded by the Designated Officer and independent adjudicator.

**7.9** We reserve the right to withhold or refuse to make payment of a prize until it is entirely satisfied that:

**7.9.1** The person claiming the prize is validly registered in Our records against the winning postcode(s) and/or Ticket(s) and has fully complied with the Rules and, in the case of any tickets funded by Us or a partner of Ours for promotional reasons, the applicable terms and conditions of the promotion

**7.9.2** The identity of the winning Player and their entitlement to enter the Draw and collect the prize has been established to Our satisfaction (in particular, We reserve the right to request documentary proof of identity and to withhold payment until it is satisfied appropriate proof has been provided)

**7.9.3** We may require proof of age before paying out any prize. Prizes will not be paid to those found to be under 18 years old.

**7.10** Without prejudice to the above, We reserve

the right to withhold payment of any prizes if it reasonably suspects fraud in relation to any Draw(s).

**7.11** We may, at Our absolute discretion, pay out a prize to a person whom it is satisfied is the duly authorised representative of a Player, acting under a lawfully executed Power of Attorney or other equivalent authorisation.

**7.12** Payment of prizes will usually be made as follows:

**7.12.1** If You are a winning Player who pays by Direct Debit, prize money will be paid into the bank or building society account from which payment for the winning Ticket(s) was received

**7.12.2** If You are a winning Player who pays by Debit Card or PayPal and have previously provided validated bank or building society details for prize payments, then prize money will be paid into that validated account

**7.12.3** If You are a winning Player who pays by Debit Card or PayPal and have not previously supplied validated bank details, We will either pay prize money wins to Your Debit Card or PayPal account from which payment for the winning Ticket(s) was received or We will contact You to arrange alternative payment methods to a verified bank or building society account.

**7.13** Players winning prize money of £15,000 or more from an individual Draw will only be paid to a verified bank or building society account, regardless of payment type.

**7.14** In all circumstances, We reserve the right to undertake checks to verify the account into which winnings are to be paid and this will normally be done for large prize awards. Checks are normally made electronically but may involve verification of the Player's identity and residential address or

other checks as We reasonably consider appropriate. Where confirmation of identity is requested, We will not be liable to pay out a prize until it is satisfied by the documentation provided (whether or not You still hold a live Subscription).

**7.15** While We will use all reasonable efforts to identify and pay prizes to winning Players, We shall be entitled to treat any cash prizes which We have been unable to pay because it does not have the correct bank or building society details and which have not been claimed within 6 (six) months after the publication by Us of the results of the relevant Draw, as void. We will have no liability for any loss or damage suffered in relation to prizes which are not claimed within a period of 6 (six) months.

**7.16** Either before the relevant Draw or afterwards, We may decide (in Our absolute discretion) subject to complying with these Rules, to allocate more than one prize to a winning Ticket.

**7.17** If You win a non-cash prize (e.g. a redeemable voucher and/or a gift card), You are not entitled to a cash equivalent. We may at Our absolute discretion replace a non-cash prize with a cash amount of at least the cost allocated to the non-cash prize (e.g. in circumstances of unavailability or disruption to deliveries of goods affecting redeemable vouchers and/or gift cards). In the case of Us replacing a redeemable voucher and/or a gift card with a cash prize, the cash amount is likely to be less than the face value of goods against which the voucher and/or gift card would have been redeemable owing to bulk buying discounts.

**7.18** Prize claims must be made within 6 (six) months of the publication by Us of the results of the relevant Draw. In the case of non-cash prizes We may specify a different period within which claims must be made, which will be no less than two (2) months from the publication by Us of the results

of the relevant Draw. In circumstances where the non-cash prize is a redeemable voucher, the voucher may specify an expiry date on or before which the voucher must be redeemed, which will be no less than two (2) months from the publication by Us of the results of the relevant Draw.

**7.19** We may, but have no obligation to, allow redemption of a voucher after the specified expiry date, and/or a claim for a cash and/or a non-cash prize to be made after expiry of the period set out in Rule 7.18, where the relevant funds have not already been used to fund prizes in a future Draw.

**7.20** We may, but have no obligation to, offer non-cash prizes that can be collected in person from selected instore retailers. Where We offer collection of non-cash prizes in person, We will also make alternative options available for the redemption of those non-cash prizes.

**7.21** Where Tickets purchased by a deceased Player win a prize, the prize will be treated as an asset of that Player's estate. It will be made over to the Player's personal representatives or executors once We are satisfied with their status as such. We reserve the right to request documentary proof that a person is a personal representative or executor of a deceased Player.

**7.22** We will not be liable to pay prizes to any Player appearing on the consolidated list of financial sanctions targets in the UK. Any prizes for winning Tickets held by somebody on that list will be deemed unwanted, and will instead be distributed to the Promoting Society for the Draw.

## 8. PRIVACY

**8.1** You agree that by making an Application and/or becoming a Player, We may process Your personal data in accordance with the privacy notice posted on the Website.

**8.2** We may request information to confirm Your identity (such as copies of a passport or driving licence) at any point after receiving or accepting Your Application to subscribe. This may include requesting documentation on sign up, or when You win a prize as set out in Rule 7.14.

directly attributable to Us; or

**9.1.6** Refusal by Us to accept an Application for a Subscription, or the termination or suspension by Us of an existing Subscription; or

**9.1.7** Interruptions, errors or unavailability of the Website, My Account or other services; or

**9.1.8** Failure to enter a Ticket into any Draw where the whole cost of the Ticket was met wholly or partly by any person or entity other than You; or

**9.1.9** Any event or circumstance beyond Our reasonable control.

**9.2** Subject to Rule 9.3, neither We nor any of the Promoting Societies will be liable to You in contract, tort, negligence or otherwise for:

**9.2.1** any loss of opportunity;

**9.2.2** loss of the chance of winning a prize and/or obtaining a Player Reward; and/or

**9.2.3** any indirect or consequential loss suffered when participating in the Postcode Lottery (including a lost opportunity to enter and/or the chance of winning a prize).

**9.3** Nothing in these Rules will exclude or restrict the liability of Us or any of the societies participating in the Postcode Lottery for:

**9.3.1** Death or personal injury resulting from negligence; and/or

**9.3.2** Breach of the obligations arising from section 12 of the Sale of Goods Act 1979; and/or

**9.3.3** Fraud.

## 9. LIABILITY

**9.1** Subject to Rule 9.3, all warranties and conditions relating to the Postcode Lottery—whether express or implied—are excluded to the fullest extent permitted by applicable laws. Neither We nor any of the Promoting Societies will be liable to You for loss or damage suffered by You arising from:

**9.1.1** Delays or failures in the postal service or other delivery methods used by Us or You; or

**9.1.2** Delays or failures in email systems used by Us, You, or a third party; or

**9.1.3** Failure in the computer programme or other method used to generate winning Ticket(s); or

**9.1.4** Failure to collect payment following a valid request via the designated payment method; or

**9.1.5** Failure by Us to receive payment or enter a Ticket into a Draw due to insufficient funds, out-of-date payment details, or delays or failures in processing payments where such delays are not

## 10. MAKING A COMPLAINT

**10.1** Our Complaints Procedure is without prejudice to Players' legal rights and applies to any Complaints raised by Players. If You are a non-Player, Complaints must be submitted in writing to Customer Experience, Postcode Lottery, 28 Charlotte Square, Edinburgh EH2 4ET. We will determine how best to deal with non-Player Complaints, or queries which are not about the way in which We conduct Our licensed activities, on a case-by-case basis.

Players may make complaints by phone, email or writing to the contact details set out in Rule 12 below, or by attending 28 Charlotte Square, Edinburgh in person. Complaints may be raised via third party intermediaries or support tools. If it seems a Player may be wishing to complain through social media, they may be redirected to the Complaints Procedure. Any Complaint about a Draw or incident must be made within six months of the date of the relevant Draw (or incident). Records of Complaints will be kept for seven years from the date it was resolved. Any Complaint not resolved within two Working Days of receipt by Us at the point of first contact will enter the formal Complaints Procedure, as set out below.

**10.2** The formal Complaints Procedure consists of three stages, set out below. Subject to Rule 10.3, it will take no longer than eight weeks from receipt of the Complaint to conclude stages 1-3:

**10.2.1** Stage 1 – A member of Our staff will investigate the Complaint and respond to the Player within five Working Days of the Complaint entering the formal Complaints Procedure.

**10.2.2** Stage 2 – If the Complaint is not resolved at Stage 1, Our member of staff will escalate the Complaint to a more senior representative, who will investigate and

endeavour to respond to the Player within five Working Days of the Complaint having been escalated to Stage 2. In circumstances where the investigation is likely to take longer than five Working Days, We will notify the complainant advising of the proposed timescales and next steps, aiming to resolve the Complaint at Stage 2 within a maximum of 20 Working Days of the Complaint having been escalated to Stage 2.

**10.2.3** Stage 3 – If the Complaint is not resolved at Stage 2, it will be referred to one of Our Managing Directors, who will endeavour to respond within ten Working Days of the Complaint having been escalated to Stage 3. If the Complaint relates to a particular Draw, the relevant Promoting Society will also be notified of the Complaint.

**10.3** The eight-week timeframe set out in Rule 10.2 above includes a 'stop the clock' provision. If the Player fails to respond to a reasonable request for information from Us within seven days of the request from Us, the clock on the eight-week timeframe will stop and will only restart once the requested information is received by Us.

**10.4** If the Complaint remains unresolved eight weeks after receipt (taking into account 'stop the clock' pauses as per Rule 10.3 above), or if the Player and Us reach a deadlock or final position in less than eight weeks, We will write to the Player to explain the final decision, that it is the end of the complaints process and that the Player can ask for the Complaint to be referred to alternative dispute resolution in terms of Rule 10.5.

**10.5 Alternative Dispute Resolution:** In circumstances where We have, further to Rule 10.4 above, written to the Player explaining the final decision and conclusion of the complaints process, and subject to the dispute meeting the criteria in

the Gambling Commission's Code of Practice, the Player may refer their complaint to alternative dispute resolution with the Independent Betting Adjudication Service (who are named on the Gambling Commission's list of approved alternative dispute resolution providers) without the Player requiring to contribute to the cost of their services. We are obliged to abide by the decision of the Independent Betting Adjudication Service in relation to disputes having a value of £10,000 or less. Their contact details are

Independent Betting Adjudication Service,  
PO Box 62639,  
London, EC3P 3AS

Telephone: 020 7347 5883

Website: [www.ibas-uk.com](http://www.ibas-uk.com)

## 11. LAW

**11.1** The Rules and all matters arising from or connected with them are governed by English law. Subject to Rule 10, the courts of Scotland and England & Wales will each have non-exclusive jurisdiction to settle any dispute arising from or connected with the Rules or the Postcode Lottery.

## 12. CONTACT DETAILS

**12.1** Comments, questions or complaints should be directed to the contact details below:

**Tel:** 0808 109 8765

**Email:** [info@postcodelottery.co.uk](mailto:info@postcodelottery.co.uk)

**Trading address:** 28 Charlotte Square, Edinburgh,  
EH2 4ET

**My Account:** If We have made My Account available to You, this can be used as a contact point for certain purposes.

## 13. INSOLVENCY

**13.1** We have implemented measures to ensure that Player Funds are held in a separate non-designated client account which is separate from Our other banking facilities. This meets the Gambling Commission's requirements at the medium segregation level because We hold Player Funds separate from Our own funds in this account, which is subject to specific instructions as to how these funds are to be treated. This means that steps have been taken to protect Player Funds, but there is no absolute guarantee that they will be repaid if We should at any time become insolvent. For more information about the protection of Player Funds, please see the Gambling Commission website ([www.gamblingcommission.gov.uk](http://www.gamblingcommission.gov.uk)).

## 14. GLOSSARY

The following words, when used in the Rules, have the following meanings:

### **Act**

The Gambling Act 2005, as amended from time to time

### **Application**

An application to register with Us for a Monthly Subscription to Postcode Lottery

### **Complaint**

An expression of dissatisfaction, whether spoken or written, about any aspect of the way We conduct Our licensed activities

### **Complaints Procedure**

The procedure set out in Rule 10 which We follow when receiving a Complaint

### **Designated Officer**

Our employee designated to conduct Draws

**Draw**

The process by which We select winning Ticket(s) in lotteries promoted by Promoting Societies, as described further in Rule 7

**Gambling Commission**

The Gambling Commission as established under the Act

**Invalid Postcode**

A postcode that is no longer a valid postcode on the most up-to-date Postal Address File as published by the Royal Mail from time to time

**Monthly Subscription**

A subscription to be entered into all Draws taking place in a calendar month, usually 20

**My Account**

An online platform which We may make available to You from time to time through a "My Account" section of the Website. We may vary, update or end Your access to My Account at any time. If We have made My Account available to You, where it contains functionality for You to provide Us with the relevant information this can be used as a contact point to provide that information. As part of the ongoing implementation of improvements to the Website not all Players may have access to the same functionality at all times

**Player**

Each person who has signed up with Us for a Subscription and holds a Ticket or Tickets in accordance with the Rules and from whose account any Ticket payments are collected as set out in Rule 3.5

**Player Funds**

Any amounts held to a Player's credit including unpaid prize funds and (in the event We ever operate such a scheme) any other bonuses or credits which may be credited to a Player from time to time

**Player Rewards**

Benefits or incentives funded and made available to certain Players by Us and/ or Our partners from time to time including cash sums, gifts, special prize draws, vouchers and/ or gift cards, in each case through special promotions, participation in which may be subject to further terms and conditions

**Postcode Lottery**

One or all of the series of subscription-based Society Lotteries We promote and manage under the Act on behalf of Promoting Societies

**Postcode Millions Prize**

Prize identified on the Website as a "Postcode Millions Prize", with a specified pot of money of over £1million to be shared amongst winners

**Prize Percentage**

The percentage of Proceeds allocated to fund prizes in Draws run by the same Promoting Society or Societies, being an amount up to 40% and in any event no less than 35%

**Proceeds**

As defined in Section 254 of the Act (the aggregate of amounts paid in respect of the purchase of Tickets)

**Prize Draw Calendar**

The Prize Draw Calendar published by Us on the Website. Ordinarily this can be found at [www.postcodelottery.co.uk/good-causes/draw-calendar](http://www.postcodelottery.co.uk/good-causes/draw-calendar)

**Promoting Societies**

Those non-commercial societies (as defined in section 19 of the Act) on whose behalf lotteries forming part of the Postcode Lottery are managed and promoted, as listed on the Website from time to time

**Rules**

The rules of the Postcode Lottery set out in these terms and conditions, as amended by Us from time to time

**Subscription**

An arrangement permitting the purchasing of Tickets on an on-going basis resulting in an entitlement to enter one or more Draws in the Postcode Lottery, which will continue on a rolling basis until You or We terminate it

**Ticket**

The paid-up entitlement with a unique identifier, as described in Rule 4.10, to be entered into Draws in a lottery in accordance with the Rules

**We/ Us/ Our**

Postcode Lottery Limited, with registered office at c/o BDO LLP, Two Snowhill, 7th Floor, Birmingham, B4 6GA and principal place of business at 28 Charlotte Square, Edinburgh EH2 4ET, registered company number 04862732

**Website**

[www.postcodelottery.co.uk](http://www.postcodelottery.co.uk)

**Working Day**

Monday to Friday excluding any public holiday in Scotland, England or Wales

**You**

A Player who has obtained a valid Ticket(s) for one or more Postcode Lottery Draws



We are incorporated in England and Wales and are licensed and regulated by the Gambling Commission (licence numbers 000-000829-N-102511 and 000-000829-R-102513). Registered office: Postcode Lottery Ltd, c/o BDO LLP, Two Snowhill, 7th Floor, Birmingham, B4 6GA. Company reg. no. 04862732. VAT reg. no 848 3165 07..