

PRIZESAVER ACCOUNT TERMS AND CONDITIONS

- 1) HM Treasury originally provided a prize draw facility to participating credit unions. Since 1 October 2021, participating credit unions, in conjunction with the Association of British Credit Unions Limited (ABCUL), trading as All Together Money (ATM), have operated the PrizeSaver Scheme on an annual basis. The Scheme continues until further notice. If the Scheme is to terminate and prize draws are to cease, members will be given reasonable advance notice.
- 2) ABCUL will operate prize draws in accordance with the PrizeSaver Scheme and the applicable Prize Draw Arrangements. The number and value of prizes available in each prize draw will be determined in accordance with those Prize Draw Arrangements.
- 3) Prize draws will normally take place on or a monthly basis, usually around the 15th of each month, although in exceptional circumstances a prize draw may be postponed or cancelled. Winners will be selected via a randomised computer process from all valid entries from participating credit unions.
- 4) To be eligible for a prize draw, you must:
 - a) have a PrizeSaver account with Bedfordshire Credit Union;
 - b) hold your PrizeSaver account in your sole, personal capacity and not jointly with another person or in connection with any business or commercial undertaking;
 - c) be aged 18 or over; and
 - d) be resident in England, Wales or Scotland.

Bedfordshire Credit Union is responsible for verifying your eligibility before entering you into a prize draw.

5. Employees or volunteers of Bedfordshire Credit Union and their family members cannot be included in the prize draw, where the Credit Union elects to apply this exclusion.
6. By opening a PrizeSaver account with Bedfordshire Credit Union, you are applying to participate in the prize draws and agree to comply with these Prize Terms. Bedfordshire Credit Union will automatically enter you into any prize draw for which you are eligible. Participation in the prize draws will not affect any other conditions of your PrizeSaver account, including any applicable interest or dividend arrangements.
7. For every £1 held in your PrizeSaver account on the eligibility date specified for the relevant prize draw, you will receive one entry into that prize draw. The eligibility date will normally relate to your account balance at the end of the preceding calendar month. You can have a maximum of 200 entries in any prize draw, regardless of whether your PrizeSaver account balance exceeds £200.
8. You may hold only one PrizeSaver account with Bedfordshire Credit Union. If you open more than one PrizeSaver account or attempt to do so, you may be disqualified from participating in prize draws.

9. ABCUL may, with the agreement of participating credit unions, arrange additional prize draws alongside the regular monthly prize draws. These additional draws may be limited to particular credit unions or particular types of members. Bedfordshire Credit Union will enter you into any additional prize draw for which you are eligible. Any such prize draw will be operated in accordance with the applicable Prize Draw Arrangements.
10. Details of the prizes available in each prize draw can be found on the Bedfordshire Credit Union website at bedscu.org.uk or by contacting Bedfordshire Credit Union on 01234 346352.
11. The number or value of prizes available in a prize draw, and other aspects of the Prize Draw Arrangements, may be changed in accordance with the rules governing the PrizeSaver Scheme.
12. Bedfordshire Credit Union will notify you in advance of any material changes to the Prize Draw Arrangements that affect your participation. If you no longer wish to participate following such a change, you may close your PrizeSaver account.
13. ABCUL may postpone or cancel a particular prize draw in exceptional circumstances, including where there are technical or operational problems or where the prize draw cannot take place due to circumstances outside ABCUL's reasonable control. If a prize draw affecting you is postponed or cancelled, Bedfordshire Credit Union will notify you as soon as reasonably practicable. If a postponed draw is rescheduled, Bedfordshire Credit Union will notify you once ABCUL has confirmed the new arrangements.
14. A participating credit union's involvement in the PrizeSaver Scheme may be suspended or terminated in accordance with the Scheme Agreement. If the participation of Bedfordshire Credit Union is suspended or terminated, Credit Union will notify you as soon as possible and explain what this means for your participation in future prize draws.
15. If you win a prize:
 - a. ABCUL will identify the winning members and notify the relevant participating credit union of the outcome of the prize draw.
 - b. Bedfordshire Credit Union will then notify you if you have won a prize and will arrange payment in accordance with the Prize Draw Arrangements.
 - c. If you win the Headline Prize, Bedfordshire will ask you to provide details of a UK bank account or UK credit union account held in your sole name into which the prize can be paid. This may be your PrizeSaver account or another qualifying account.
 - d. Bedfordshire Credit Union will tell you the deadline for providing those account details. If you do not provide the required details by the applicable deadline, decline the prize, or cannot be contacted after reasonable attempts, you may forfeit the prize.
 - e. All prizes other than the Headline Prize will normally be paid directly into your PrizeSaver account, subject to the Prize Draw Arrangements.
16. The outcome of a prize draw, once conducted in accordance with the Prize Draw Arrangements, is final, subject to the correction of any error in accordance with paragraph 18 and the Prize Draw Arrangements. This does not prevent you from raising a concern or complaint about the administration of a prize draw or your eligibility to participate. Any such concern or complaint should be raised with Bedfordshire Credit Union, which will investigate the matter and, where appropriate, liaise with ABCUL.
17. Unless otherwise permitted under the Prize Draw Arrangements, a prize will only be awarded to the registered holder of the relevant PrizeSaver account.

18. Any errors relating to a prize draw will be dealt with in accordance with the Prize Draw Arrangements.
19. If Bedfordshire Credit Union becomes aware that you were not included in a monthly prize draw for which you would otherwise have been eligible, the Credit Union will notify you as soon as reasonably practicable and investigate the circumstances, liaising with ABCUL and its appointed supplier where appropriate. If an error is confirmed, Bedfordshire Credit Union and ABCUL will take reasonable steps, in accordance with the Prize Draw Arrangements, to put matters right and will consider any appropriate remedial action in light of the circumstances. Because the outcome of each prize draw is random, being omitted from a draw does not establish that you would otherwise have won a prize and does not, by itself, entitle you to payment of the value of a prize that might have been won.
20. ABCUL and/or Bedfordshire Credit Union may take appropriate action in accordance with the Prize Draw Arrangements, including taking steps to recover prize money that has been paid incorrectly. Bedfordshire Credit Union may also close your PrizeSaver account and prevent you from participating in future prize draws if you:
- a) open more than one PrizeSaver account or attempt to do so;
 - b) provide information in relation to a prize draw which you know to be untrue; or
 - c) act fraudulently or dishonestly, or there are reasonable grounds to suspect that you have done so.
- Any such action will be taken in accordance with the Prize Draw Arrangements.
21. ABCUL or Bedfordshire Credit Union may invite a winning member to participate in future publicity. Participation in any such publicity is voluntary.
22. If you decide that you no longer wish to participate in future prize draws, you will need to close your PrizeSaver account with Bedfordshire Credit Union. No fee or charge will apply solely as a result of closing your PrizeSaver account.
23. If you close your PrizeSaver account, you will automatically be excluded from all future PrizeSaver prize draws.
24. Bedfordshire Credit Union may amend these Terms to reflect changes to the PrizeSaver Scheme notified by ABCUL. Bedfordshire Credit Union will notify you in advance of any material changes that affect your participation. Updated Terms will also be available at bedscu.org.uk.
25. In the event of any conflict between these Prize Terms and any other terms relating specifically to participation in PrizeSaver prize draws, these Prize Terms will prevail.
26. These terms shall be governed by English law, and the parties submit to the non-exclusive jurisdiction of the courts of England and Wales. If you are resident in Scotland, you may also bring proceedings in the courts of Scotland.
27. The promoter of the prize draws in relation to your PrizeSaver account is [insert name and address of the Credit Union]. ABCUL, trading as All Together Money (ATM), administers the PrizeSaver Scheme and operates the prize draws on behalf of participating credit unions. Bedfordshire Credit Union is responsible for administering your PrizeSaver account, determining your eligibility, submitting the information required for the prize draws,

communicating with you and arranging payment of any prizes you win. ABCUL is responsible for administering and conducting the prize draws in accordance with the Prize Draw Arrangements.

ABCUL may enforce any provision of these Prize Terms that relates to its role in the PrizeSaver Scheme and may participate in the handling or resolution of any claim or dispute arising out of or in connection with the PrizeSaver Scheme, a prize draw or your PrizeSaver account.

28. Bedfordshire Credit Union will use information you provide, and information generated or collected in connection with your PrizeSaver account, to provide and administer the account, communicate with you and comply with applicable legal requirements. Bedfordshire Credit Union will also share relevant information with ABCUL for the purposes of administering the PrizeSaver Scheme, operating the prize draws and evaluating the effectiveness of the Scheme. For further information about how your personal information is used, please see the Prize Draw Privacy Notice and the Bedfordshire Credit Union Privacy Policy at the bottom of this document.
29. If Bedfordshire Credit Union withdraws from the PrizeSaver Scheme or the Scheme comes to an end, your participation in PrizeSaver prize draws will cease. Bedfordshire Credit Union will notify you and your PrizeSaver Account funds will be transferred to your Share 1 Account.

PrizeSaver – Prize Draw Privacy Notice

Last Updated: 28 September 2026

This Privacy Notice explains how Bedfordshire Credit Union and the Association of British Credit Unions Limited (ABCUL), trading as All Together Money (ATM), each process personal information in connection with the PrizeSaver Scheme.

Bedfordshire Credit Union processes personal information to operate your PrizeSaver account, determine your eligibility for PrizeSaver prize draws and provide relevant information for the operation of the Scheme. ABCUL processes personal information to administer the PrizeSaver Scheme, operate the prize draws, determine winning members and carry out other Scheme-related activities described in this Privacy Notice.

Further information about how Bedfordshire Credit Union processes your personal information in connection with your account more generally is available in the Credit Union's Privacy Policy at [\[insert link to Credit Union Privacy Policy\]](#).

Controller of personal information

Bedfordshire Credit Union and ABCUL act as independent data controllers in relation to the personal information they each process in connection with the PrizeSaver Scheme.

Bedfordshire Credit Union processes personal information in connection with your PrizeSaver account, including determining your eligibility to participate in prize draws and submitting the information required for the Scheme.

ABCUL processes relevant personal information for the purposes of administering the PrizeSaver Scheme, operating the prize draws, determining winning members and evaluating the Scheme.

ABCUL's appointed Supplier, currently Incuto Limited, acts as a data processor on behalf of ABCUL for the technical operation of the PrizeSaver Scheme, including receiving Draw Data, validating data formats, operating the prize draw mechanism and providing Scheme-related reporting.

What personal information is processed?

Here are the types of information we collect about you in order to provide the Prize Draws, to provide marketing about the Prize Draws and to evaluate the effectiveness of the Prize Draws:

- your name and contact information, including your email address and telephone number;
- information about your PrizeSaver account. This includes information about the accounts you hold with [\[insert CU name\]](#), the transactions on your account and the balance of your account;
- information to enable us to undertake Member due diligence checks on you including: Proof of identity and proof of address [\[amend as per credit union policy\]](#)
- socio-demographic information (such as income, savings levels etc) which we review on an anonymised basis; and
- any information you provide about how you were made aware of the PrizeSaver account. This information is originally collected and held by BedfordshireCredit Union and shared with ABCUL solely for the purpose of administering the Prize Draw.

Bedfordshire Credit Union collects and holds this information in connection with your PrizeSaver account. Only information required for the relevant PrizeSaver purposes will be shared with ABCUL and its appointed processor.

For what purposes is personal information processed?

Personal information may be processed for the following purposes:

- **PrizeSaver eligibility.** Bedfordshire Credit Union uses relevant information to determine whether you are eligible to participate in a PrizeSaver prize draw and to determine the number of entries for which you qualify.
- **Operating prize draws.** ABCUL uses relevant PrizeSaver information to administer the Scheme, operate prize draws and identify winning members.
- **Communications.** Bedfordshire Credit Union may use your personal information to communicate with you about your PrizeSaver account, your participation in the Scheme and any prizes you may win. ABCUL may also process relevant contact information where necessary for the administration or evaluation of the Scheme.
- **Enquiries and requests.** Bedfordshire Credit Union and ABCUL may process personal information where necessary to respond to enquiries, requests or complaints relating to PrizeSaver.
- **Evaluation of the Scheme.** Bedfordshire Credit Union and ABCUL may process relevant information to evaluate the effectiveness and operation of the PrizeSaver Scheme and to support its ongoing development.
- **Fraud prevention and legal compliance.** Bedfordshire Credit Union and ABCUL may process relevant personal information where necessary to prevent or investigate fraud, verify eligibility, comply with applicable legal or regulatory requirements and protect the integrity of the PrizeSaver Scheme.
- **Marketing.** Where permitted by applicable law and in accordance with your marketing preferences, Bedfordshire Credit Union and/or ABCUL may use relevant personal information for PrizeSaver-related marketing and communications.

Lawful basis for processing

BedfordshireCredit Union and ABCUL must each have a lawful basis for the personal information they process. The lawful basis will depend on the purpose for which the information is being used and may include the following:

- **Contract.** Bedfordshire Credit Union processes personal information where necessary to administer your PrizeSaver account and your participation in the PrizeSaver Scheme in accordance with the applicable account terms.
- **Legal obligations.** Bedfordshire Credit Union processes personal information where necessary to comply with applicable legal and regulatory obligations, including customer due diligence, identity verification and anti-money laundering requirements. ABCUL may also process personal information where necessary to comply with its own applicable legal obligations.
- **Legitimate interests.** Bedfordshire Credit Union and ABCUL may process personal information where necessary for their legitimate interests in administering, protecting, evaluating and improving the PrizeSaver Scheme. These interests may include operating and maintaining the integrity of prize draws, investigating errors or suspected fraud, responding to enquiries and complaints, evaluating Scheme performance and supporting the ongoing development of PrizeSaver. This basis will only be relied upon where those interests are not overridden by your rights and freedoms.

- **Consent.** Where consent is required for a particular use of your personal information, including certain direct marketing activities, the relevant organisation will ask for your consent. You may withdraw your consent at any time using the contact details set out below. Withdrawal of consent will not affect the lawfulness of processing carried out before consent was withdrawn.
- Where Bedfordshire Credit Union or ABCUL relies on legitimate interests, the relevant organisation will consider whether the processing is necessary for those interests and whether your rights and freedoms override those interests. Appropriate safeguards will be applied where necessary.

Information sharing

Personal information may be shared where necessary for the purposes described in this Privacy Notice, including with the following organisations:

- **Service providers:** We may share personal information with our service providers where this is necessary for the operation of the Prize Draw. This includes ABCUL's appointed Supplier, which processes personal information on behalf of ABCUL only for the purpose of receiving Draw Data uploads, validating file formats and operating the Prize Draw mechanism on ABCUL's instruction. Bedfordshire Credit Union may also use service providers to support its own administration of PrizeSaver Accounts, but these providers act solely on behalf of the Credit Union and do not operate the Prize Draw.
- **Business transfers:** We may share personal information to the extent reasonably necessary to proceed with the consideration, negotiation, or completion of a merger, reorganization, or acquisition of our business, or a sale, liquidation, or transfer of some or all of our assets.
- **As required by law:** We may share personal information to law enforcement agencies, courts, regulators, government authorities or other third parties. We may share personal information with these parties where we believe this is necessary to comply with a legal or regulatory obligation, or otherwise to protect our rights or the rights of any third party.

International transfers of personal information

If Bedfordshire Credit Union or ABCUL transfers personal information to an organisation located outside the United Kingdom, the relevant organisation will ensure that the transfer complies with applicable data protection law. Where required, appropriate safeguards or another permitted transfer mechanism will be used. Further information about any applicable safeguards can be obtained using the contact details below.

What rights do I have?

Subject to applicable law, you have the following rights:

- to request information about how your personal information is processed and to request a copy of the personal information;
- to request that any inaccuracies in your personal information are rectified;
- to request that your personal information is deleted;
- in certain circumstances, to request that the processing of your personal information is restricted;

- to object to the processing of your personal information; and
- to data portability, which allows your data to be copied or transferred from one IT environment to another. Requests to exercise your data protection rights should be directed to Bedfordshire Credit Union, as the primary holder of your personal information.

If you wish to do any of these things, please contact Bedfordshire Credit Union at info@bedscu.org.uk

How long is personal information kept?

Bedfordshire Credit Union will retain personal information relating to your PrizeSaver account for as long as necessary to administer the account and for any additional period required to meet its legal, regulatory, audit, complaints-handling and record-keeping obligations. Further information about the Credit Union's retention arrangements is available in its Privacy Policy.

Personal information processed by ABCUL in connection with PrizeSaver is stored and processed on ABCUL's behalf by its appointed data processor, currently Incuto Limited.

Under the data retention arrangements for the PrizeSaver Scheme, Incuto retains active Scheme data for the duration of your participation in PrizeSaver. Prize Draw results will be retained for six years from the date of the relevant draw, audit logs for seven years from creation, and backups containing personal information for up to 30 days.

Draw Data that is no longer required for the purposes of operating the Scheme, audit and assurance activities or investigating suspected fraud will be securely deleted or irreversibly anonymised. Information relating to confirmed winners may be retained for up to six years where required for financial reporting, audit or fraud-prevention purposes.

Contacts, notices and revisions

If you have any questions about this Privacy Notice, please contact us Bedfordshire Credit Union at info@bedscu.org.uk We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. If you are not satisfied with how your personal information has been handled, you also have the right to make a complaint to the Information Commissioner's Office (ICO). Further information is available at www.ico.org.uk.

We may modify or update this Privacy Notice from time to time. Where changes to this Privacy Notice will have a fundamental impact on the nature of the processing or otherwise have a substantial impact on individuals, we will give you sufficient advance notice so that you have the opportunity to exercise your rights (e.g. to object to the processing).