

COMPETITION TERMS & CONDITIONS

Introduction

By participating in the competition, you are agreeing to these competition terms and conditions. The competition is being run by Mortgage Time Ltd.

Eligibility to Enter

The competition is open to entrants who are at least 18 years of age or older. Mortgage Time Ltd employees and associates are excluded from the draw.

By entering the competition, you confirm that you are eligible to do so and that you are eligible to receive any prizes that may be awarded to you.

There is a limit of one entry per person and the competition is completely free to enter.

The Prize

The winning prize will be £100 gift voucher.

The use of specific brands as prizes by Mortgage Time Ltd does not imply any affiliation with or endorsement of such brands.

The prize is non-transferable and non-exchangeable, and no cash alternatives will be provided.

We reserve the right to substitute prizes of equal or greater value if circumstances beyond our control require doing so.

Mortgage Time Ltd's decision on any aspect of the competition is final and binding, and no correspondence will be entered into about it.

Winner Announcement

The winner will be chosen at random and notified via the email address provided on a quarterly basis.

Mortgage Time Ltd will make two attempts to contact the winner via email.

If the winner does not respond to the emails informing them of their win within 14 days of the second email, they forfeit their right to the prize, and Mortgage Time Ltd reserves the right to select and notify a new winner.

Delivery of the Prize

The winner will allow 14 days for the prize to be delivered; otherwise, alternative collection or delivery arrangements can be made through mutual agreement.

Data Protection and Publicity

You agree that any personal information that you provide when entering the competition will be used by Mortgage Time Ltd for the purposes of administering the competition and for other purposes as specified in our Privacy Policy.

All entrants may request information on the winning participant by emailing info@mortgage-time.co.uk.

If requested by Mortgage Time Ltd, the winner agrees to release their first name and place of employment to other competition participants.

The winner's first name and country of residence will be announced on Mortgage Time Ltd's website and social media channels.

Limitation of Liability

Mortgage Time Ltd accepts no liability for any damage, loss, injury, or disappointment suffered by entrants as a result of participating in the competition or being selected for a prize.

General

Mortgage Time Ltd reserves the right, at any time and without prior notice, to cancel the competition or amend these terms and conditions.