

Rothestay

RothestayTalk Prize draws

Terms & Conditions

April 2025



These Terms & Conditions, apply to entrants completing the relevant action required to be entered into the Rothesay Policyholder Prize Draw (the **Prize Draw**).

By entering the Prize Draw, you agree to be bound by these Terms & Conditions. If you do not agree to comply with these Terms & Conditions please do not enter the Prize Draw.

A copy of these Terms & Conditions and/or our Privacy Policy can be provided upon written request to Rothesay at the address specified below, enclosing a stamped addressed envelope.

1. Introduction

1.1 This Competition is organised by Rothesay Life Plc (**Rothesay**) whose address is at The Post Building, 100 Museum Street, London WC1A 1PB.

1.2 Rothesay reserves the right to cancel or amend the Prize Draw or these Terms & Conditions and to cancel or refuse any individual's entry at any time without prior notice. Any such changes will be posted at www.rothesay.com/policyholders/rothesaytalk (the **Website**).

2. Eligibility

2.1 Entrants to the Prize Draw must be: (i) resident in the UK; (ii) aged 18 or over; (iii) a Rothesay policyholder with a valid Rothesay policy number; and (iv) registered for RothesayTalk. Proof of age and other eligibility may be required.

2.2 No employees of Rothesay (or its group companies) or any of their relatives, nor any representatives, agents (including employees of the same) or persons connected to the Prize Draw (or members of their families), may win the Prize Draw.

2.3 The eligibility of any entrant is at the sole discretion of Rothesay. If ineligible, entrants will not be entitled to receive a Prize (as defined below), and any Prize awarded may be revoked.

3. Entries

3.1 Entries must be submitted and received during the period set out in Condition 3.3 or will be deemed to be invalid. Entries must be submitted and received in accordance with the instructions and/or requirements (including method and timing of entry) set out in these Terms and Conditions in order to constitute a qualifying entry.

3.2 Entries must be submitted to and received by Rothesay before the closing time for the Prize Draw stated on the Website (**Closing Time**).

3.3 Each person who at the Closing Time: (i) is a member of RothesayTalk; (ii) has opted in to prize draws; and (iii) meets the eligibility criteria in Condition 2.1, will be deemed to have submitted an entry to the Prize Draw prior to the Closing Time. The RothesayTalk registration form is available on the Website.

3.4 Lost, delayed or incomplete entries will not be accepted, and Rothesay takes no responsibility for entries that are lost, delayed or not received for any reason, and proof of submission will not be proof of receipt.

3.5 Entrants confirm that by entering the Prize Draw their submitted entry includes information that is true, current and complete. Rothesay reserves the right to disqualify from the Prize Draw any entries which contravene, or are found to contravene, any of the criteria set out in these Terms and Conditions.

3.6 Entrants may not submit multiple entries to Prize Draw. Automated, bulk, or third-party entries will not be valid.

4. Choosing the Prize-Winner(s)

4.1 Subject to the provisions of these Terms & Conditions, winning entrants shall be selected by Rothesay as soon as reasonably practicable after the Closing Time at random (each a **Prize-Winner**) from all entries that Rothesay (at its complete discretion) deems to qualify for entry into the Prize Draw. The number of winning entrants selected shall be equal to the number of available prizes for the relevant Prize Draw as set out on the Website. The decision of Rothesay shall be final.

5. Prize

5.1 Each Prize-Winner selected will receive the prize for the relevant Prize Draw as set out on the Website (the **Prize**).

5.2 Each Prize is subject to availability and Rothesay reserves the right to substitute a prize of equal or greater value. There is no monetary equivalent or cash alternative to the Prize. The Prize is non-transferable and must not be given or sold to any third party.

5.3 The Prize does not include any other expenses. Each Prize-Winner and their guest will be responsible for any travel arrangements and expenses in respect of the Prize.

5.4 Should any doubt arise as to an entrant's or a Prize-Winner's eligibility, Rothesay reserves the right to withhold the Prize until such proof of eligibility and identity has been confirmed or if such proof is not produced on request or to disqualify the entrant or the Prize-Winner from the Prize Draw.

5.5 Each Prize-Winner will be contacted by Rothesay by email within five (5) working days of the Prize Draw. Rothesay will make reasonable efforts to contact each Prize-Winner. In the event that Rothesay does not receive a response from the Prize-Winner having made such reasonable efforts, or a Prize-Winner is disqualified, Rothesay reserves the right to replace the Prize-Winner with another prize-winner selected in the same way. Only the Prize-Winner will be notified.

5.6 Each Prize-Winner will forfeit the right to the Prize, without compensation or recourse, if he/she does not agree to be bound by these Terms & Conditions and/or does not meet eligibility criteria.

6. Events

6.1 If the Prize is (or includes) one or more ticket(s) for an event, this Condition 6 will apply.

6.2 Each Prize-Winner (and, if applicable, their guest) will be bound by any applicable ticket terms and conditions and conditions of entry of the event. Rothesay will notify Prize-Winners of any applicable conditions and the method by which tickets will be made available to Prize-Winners.

6.3 A Prize-Winner must be available on the date of the relevant event. The Prize may not be exchanged for tickets on another day of any event.

6.4 Where Rothesay has made reasonable efforts to contact a Prize-Winner and has not received a response within five (5) working days of the initial contact, Rothesay will replace the Prize-Winner with another prize-winner selected in the same way.

6.5 For the avoidance of doubt, the Prize does not include travel expenses.

7. General

7.1 Rothesay cannot accept any liability (other than for death or personal injury or other liabilities that cannot, as a matter of law, be excluded) for any damage, loss, costs, expenses or disappointment, whether direct or indirect, caused to or suffered by entrants in connection with the Prize Draw or as a result of the Prize-Winner accepting or making use of the Prize. Rothesay will not be liable if the Prize is unable to be offered.

7.2 These Terms & Conditions and any non-contractual obligations connected to them shall be governed by, and construed in accordance with, the laws of England and Wales (subject to any mandatory law in the part of the UK in which you live) and the English and Welsh courts shall have exclusive jurisdiction to settle any dispute which may arise under or in connection with them unless you live in Northern Ireland or Scotland when you and we may bring proceedings in the country where you live.

7.3 If any provision of these terms is found to be invalid by any court having competent jurisdiction, the invalidity of that provision will not affect the validity of the remaining provisions of these terms, which shall remain in full force and effect.

8. Data Protection and publicity

8.1 Entrants' personal information will be processed as set out in the Privacy Policy, which can be found here: www.rothesay.com/data-protection/privacy-notice-for-policyholders

8.2 The name and county of the Prize-Winner(s) will be made available following receipt of an email at Rothesay-Talk@rothesay.com or a letter enclosing a stamped addressed envelope at the postal address set out in Condition 1.1 above, in each case with subject 'Rothesay Policyholder Prize Draw'. Rothesay reserves the right not to respond to such requests in respect of a Prize Draw if received more than forty-five (45) days after the Closing Time. If you object to your information being made available in this way, please contact us by email at Rothesay-Talk@rothesay.com, but please be aware that the information will still be made available to regulators if requested.

Throughout this document, "Rothesay" refers to Rothesay Life Plc. Rothesay is the trading name for Rothesay Life Plc, a UK insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 466067. Rothesay Life Plc is registered in England and Wales with company number 06127279. Registered office: The Post Building, 100 Museum Street, London, WC1A 1PB.