Salary Finance 'Golden Giveaway Competition' Prize Draw Terms and Conditions (the "Terms and Conditions")

1. The prize draw (the "Prize Draw") is open to people aged 18 and over who correctly locate the Golden ticket icon on the Salary Finance Financial Wellbeing Hub or Salary Finance mobile app between 09:00 BST on **05.10.2026** and 23:59 BST on **16.11.2026**
2. Employees or agents of Salary Finance, its group companies or their family members, or anyone else connected with the Prize Draw, may not enter the Prize Draw.
3. Entrants into the Prize Draw shall be deemed to have accepted these Terms and Conditions.
4. There are two ways to enter the Prize Draw:
    - **Website entry:** Correctly locate the Golden ticket icon on the Salary Finance Financial Wellbeing Hub, select the correct answer to the multiple-choice question on the Competition Entry Form, and submit the required details.
    - **Mobile app entry:** Correctly locate the Golden ticket on the Salary Finance App, select the correct answer to the multiple-choice question on the Competition Entry Form, and submit the required details.
5. You may receive a maximum of **two (2)** entries into the Prize Draw:
    - one (1) valid entry via the Salary Finance Financial Wellbeing Hub; and
    - one (1) valid entry via the Salary Finance mobile app.
6. Multiple entries submitted through the same channel will not result in additional entries.
7. Salary Finance accepts no responsibility for entries that are lost, delayed, misdirected or incomplete or cannot be delivered or entered for any technical or other reason. Proof of delivery of an entry is not proof of receipt by Salary Finance.
8. The opening date of the Prize Draw is 09:00 BST on **05.10.2026** and the closing date is 23:59 BST on **16.11.2026.** Entries received outside this time period will not be considered.
9. Winners will be selected at random from all eligible entries received in accordance with these Terms and Conditions. The draw(s) will take place no later than **23.11.2026**
10. The prizes available are:
    - **Employer Prize:** One (1) or more winners may be selected from each participating employer, with each winner receiving a £50 One4All gift card. The number of winners selected from each participating employer will be determined by Salary Finance.
    - **Bonus Prize:** Three (3) winners will each receive a £1,000 One4All gift card. These winners will be selected at random from all eligible entries across all participating employers.
11. Winners will be notified by email on or before **30.11.2026** and must have provided a valid email address to claim their prize. If a winner does not respond to Salary Finance within 10 calendar days of being notified, the prize will be forfeited and Salary Finance reserves the right to select an alternative winner. If a winner rejects their prize or the entry is invalid or in breach of these Terms and Conditions, the prize will be forfeited and Salary Finance shall be entitled to select another winner. Winners of the £1,000 One4All gift card will be required to provide additional

information reasonably requested by Salary Finance in order to administer the prize, including a postal address for delivery of the physical gift card, and to comply with applicable legal, tax or reporting obligations. If a winner does not provide the required information within a reasonable timeframe, Salary Finance reserves the right to treat the prize as forfeited and select an alternative winner.

12. The £50 One4All gift card will be sent to the winner(s) by email. The £1,000 One4All gift card will be issued as a physical card and sent to the winner's postal address provided to Salary Finance for this purpose.
13. The £1,000 One4All gift card will be issued as a physical chip and PIN card. Following receipt of the gift card, the winner will be required to provide valid proof of identity in order to activate the card.
14. Prizes are non-exchangeable, non-transferable and cannot be redeemed for cash or any alternative prize.
15. Salary Finance reserves the right to substitute any prize with another prize of equal or greater value if circumstances beyond its control make this necessary.
16. Winners may be required to participate in reasonable promotional activities relating to the Prize Draw. Winners consent to Salary Finance and its related companies using their first name, surname initial and employer solely for announcing the winners of the Prize Draw and for no other purpose.
17. Salary Finance shall use and take care of any personal information you supply as described in Salary Finance's Privacy Policy. By entering the Prize Draw, you acknowledge that Salary Finance will collect, retain, use and disclose your personal information as necessary to administer the Prize Draw, contact winners, deliver prizes and comply with any applicable legal or tax obligations.
18. Salary Finance is required to either publish or make available information indicating that a valid prize draw took place. To comply with this obligation, Salary Finance will send the surname and county of the winner(s) to anyone who emails hello@salaryfinance.com within one month after the closing date of the Prize Draw.
19. If you object to your surname and/or county being published or made available, please let us know when we contact you regarding your prize. In such circumstances, Salary Finance must still provide the information and winning entry to the Advertising Standards Authority on request.
20. **Tax treatment of the £1,000 One4All gift card**
    Salary Finance will administer the £1,000 One4All gift card in accordance with its obligations under the UK Taxed Award Scheme (TAS), including accounting for any income tax and National Insurance contributions it is required to pay.

    Winners of the £1,000 One4All gift card should be aware that accepting the gift card may have personal tax implications depending on their individual circumstances. For example, individuals who pay income tax at a rate higher than the basic rate may be required to declare the value of the gift card on their Self Assessment tax return and pay any additional tax due.

    Winners are responsible for their own personal tax affairs. Salary Finance cannot provide tax advice. If you are unsure of your tax obligations in relation to the £1,000 One4All gift card, you should seek independent professional advice.

21. Salary Finance accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by you as a result of entering the Prize Draw or accepting a prize. Salary Finance further disclaims liability for any injury or damage to your or any other person's computer relating to or resulting from participation in or downloading any materials in connection with the Prize Draw. Nothing in these Terms and Conditions excludes Salary Finance's liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or any other liability that cannot be excluded by law.
22. Salary Finance reserves the right to void, suspend, cancel or amend the Prize Draw where it becomes necessary to do so.
23. If there is any reason to believe that there has been a breach of these Terms and Conditions, Salary Finance reserves the right, at its sole discretion, to exclude any entrant from participating in the Prize Draw.
24. The Prize Draw will be governed by English law and entrants submit to the exclusive jurisdiction of the English courts.
25. Promoter: Salary Finance Limited, Scale Space, 58 Wood Lane, London, W12 7RZ.