

## The Scotwest Lottery Terms & Conditions

- The Scotwest Lottery is a separate legal entity to Scotwest Credit Union. Scotwest Credit Union administers the lottery on behalf of the Scotwest Lottery.
- Scotwest Credit Union is the sole beneficiary of the surplus funds generated by The Scotwest Lottery after payment of prizes and administration costs.
- Scotwest Members aged 18 or over are eligible to take part in The Scotwest Lottery.
- Entries cost £1 per month and members can have up to 15 entries per month.
- Details of the current prize allocations will be available on The Scotwest Lottery page on the Scotwest website.
- Details of ticket numbers will be available on request.
- Payment for entries to The Scotwest Lottery will be deducted from your Scotwest Saver account on the 26th of each month (or on the next working day if the 26th falls at a weekend or holiday).
- The draw will be made on the next working day following the entry payment being deducted.
- If insufficient funds are available in your Scotwest Saver Account to cover all your entries, you will not be entered into the draw for that month.
- Where insufficient funds are available for three consecutive draws you will be deemed to have terminated your membership of the Lottery and will be advised by telephone to your last known contact number. You may re-apply for membership of Scotwest Lottery at anytime thereafter.
- Prize funds will be credited directly to your Scotwest Saver account.
- Winners will be notified in writing and their names will be published on the Scotwest website. Details may also be posted on our social media pages including Facebook and Twitter.
- Applications to join, amendments and cancellations received not less than seven days before the next draw will be processed for that draw.
- Applications to join, amendments and cancellations received after the cutoff point will be processed for the following draw.
- Refunds of lottery deductions are not permissible for cancellations received within seven days of the draw.