

Quarterly F&F Prize draw terms and conditions

These terms and conditions refer to the Family & Friends Quarterly Prize Draw [prize draw] brought to you by the National Federation of Occupational Pensioners (NFOP), whose registered office is at Unit6, Imperial Court, Laporte Way Luton LU4 8FE (Headquarters).

The prize draw is open to current NFOP members who are over the age of 18. Employees of the NFOP, or any organisation professionally involved in this promotion, or their close relatives, are not eligible to enter. By taking part in the prize draw, entrants are deemed to accept and be bound by these terms and conditions.

By submitting an entry to the prize draw, you agree that the submission will not harm the NFOP, or its reputation, or lead to any unwanted or unfavourable publicity.

The prize draw will allow entrants to be in with a chance of winning a free prize.

To register, an entrant must complete in full the Introduce Family & Friends Form and send it by post or email to Headquarters as directed on the form. A prize draw will be held every quarter of the year as close to a calendar quarter as possible. NFOP reserves the right to alter and/or change the frequency or period of the prize draw without notice.

One qualifying prize draw entry per recruiter. One prize per quarter. New memberships must have started within 30 days of the receipt of the Introduce Family & Friend Form at Headquarters.

We will notify the winner as soon as we can after the prize draw has taken place. NFOP's decision is final and binding in all respects on all entrants and no correspondence will be entered into. We do not accept responsibility for entries which fail to reach us or for any reason are incomplete, illegible, or corrupted.

If the NFOP has grounds to suspect any entrant or third party of cheating, deception or fraudulent or unsportsman-like conduct of any kind (including, without limitation, manipulating the prize draw or any entry) NFOP reserves the right (in its sole discretion) to disqualify any entrant, entry or person it reasonably believes to be responsible for, or associated with, such activity.

The prize is subject to the terms and conditions of the manufacturer or supplier and all product warranties, guarantees or other representations in relation to the prize(s) are as provided by the manufacturer or supplier. We will not be liable for any non-compatibility of the prize(s) with any other product or service.

The winner of the prize draw will receive one prize regardless of how many membership applications the winner successfully recruits to membership. The prize is subject to availability. NFOP reserves the right to substitute the prize (or any part of it) for a prize or prizes of equivalent or greater monetary value if this is necessary for reasons beyond its control, otherwise the prize is non-transferable, non-negotiable and cannot be substituted, exchanged or transferred for any other gift, voucher or cash alternative.

If a winner chooses to cancel their prize or suffers damage/loss to their prize, or in the event that, following confirmation of acceptance of the prize, the winner is unable to accept the prize, the prize will be withdrawn and/or no replacement prize will be issued. Prizes cannot be reinstated if expired, lost or stolen. NFOP accepts no responsibility for any costs associated with the selected prizes. Unsuccessful participants will have no claim or action whatsoever against NFOP, its agents, employees or agencies as a result of participating in the prize draw.

We shall not be liable to you if you suffer any loss or damage by entering the prize draw (including without limitation any loss of profits, loss of revenue, loss of goodwill that arises out of or in connection with your participation in the prize draw) or from our refusal to allow you to take part in the prize draw or our withdrawal of the prize draw or any other failure or inability by you to participate in or benefit from the prize draw for any reason. Nothing in these terms and conditions excludes or limits our liability in respect of personal injury or death caused by our negligence, or for fraud.

We will use any relevant details submitted as part of your entry into the prize draw that you provide for the purposes of administering the prize draw. With your consent, we will also publish the winning entry on our website as appropriate. We may need to share your details with our agents or contractors who help us to run our marketing and promotional activities. If you do not consent to such use of your details please do not enter the prize draw.

NFOP reserves the right to change these terms and conditions from time to time and/or withdraw the prize draw at any time without notice.

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These terms and conditions (and all non-contractual claims and disputes) are governed by English law and by entering the prize draw you agree that the courts of England shall have exclusive jurisdiction of any such claims or disputes which arise out of or in connection with this prize draw.