



Spring Loan Prize Draw

Promotional Terms & Conditions

Promotion Period: 1st of March 2026 – 30th of April 2026 (inclusive), unless withdrawn earlier.

"Promoter" Plane Saver Credit Union Ltd, Profile West, 950 Great West Road, Brentford, TW8 9ES.

1. Promotion Overview

- a. These Terms & Conditions relate to members' participation in the Spring Payroll Loan Campaign prize draw only.
- b. They apply to eligible members of Plane Saver Credit Union as well as:
 - i. Money Matters Community Bank
 - ii. Harlowsave Credit Union
 - iii. First Defence Finance
- c. They do not form part of any loan contract and do not amend or replace the terms of any loan offered by the promoter.
- d. Full details of any loan, including repayment obligations and conditions, are set out in the member's individual Loan Agreement. Members are strongly encouraged to read their Loan Agreement carefully before signing.
- e. The promotional terms apply only to eligible loan applications submitted during the promotion period.

2. Eligibility

- a. Applicants must be aged 18 years or over.
- b. Applicants must be members of Plane Saver Credit Union. If not already a member, membership must be active before loan approval.
- c. Applicants must have an active payroll deduction arrangement with a participating employer or set one up prior to loan disbursement.
- d. Only one promotional loan application per member will be eligible for prize draw entry. Members from the same household may apply separately.
- e. The promoter reserves the right to decline any application that does not meet its lending criteria.

3. Loan Applications

- a. All loans are subject to status, affordability assessment, and credit checks.
- b. Submission of a loan application does not guarantee approval.

- c. Loan amounts, repayment terms, and all contractual obligations are set out in the member's Loan Agreement.
- d. The Loan Agreement constitutes the full and binding agreement between the member and the promoter in relation to the loan.
- e. These promotional Terms & Conditions apply solely to prize draw participation and do not alter any loan terms.
- f. Members should consider their financial circumstances carefully and read their Loan Agreement in full before signing.

4. Prize Draw

- a. Eligible members who submit a loan application during the promotion period will be automatically entered into the prize draw.
- b. Members may opt out of the prize draw at any time by emailing info@planesaver.co.uk. Opting out will not affect a member's loan application.
- c. The prize draw will take place after the promotion closes (late April / early May 2026).
- d. Three winners will be selected at random to receive e-gift cards valued at:
 - i. £100
 - ii. £75
 - iii. £75
 - iv. Total prize fund: £250.
- e. Winners will be contacted using the contact details held on their membership record by telephone and/or email.
- f. If a winner cannot be contacted within a reasonable period, or declines the prize, the promoter reserves the right to select an alternative winner.
- g. Prizes are non-transferable, and no cash alternative is available.
- h. The promoter reserves the right to substitute a prize with one of equal or greater value where necessary.
- i. The promoter's decision in relation to the prize draw is final.

5. Publicity

- a. The promoter will request feedback or a quote from all winners with a view to sharing the story with other members, partners and possibly on their social network channels.
- b. The promoter will not use a winner's name or details for promotional purposes without prior consent.

6. Data Protection

- a. Personal data provided by members will be processed for the purposes of:

- i. Administering this promotion
 - ii. Assessing loan applications in line with Plane Saver's Data and Privacy Policies
 - iii. Conducting the prize draw
 - iv. Contacting winners
- b. Personal data will be processed in accordance with applicable data protection legislation and the promoter's Privacy Policy.
- c. Personal data will not be used for marketing purposes without the member's consent.
- d. Personal data will be retained only for as long as necessary to administer the promotion and meet any other legal and regulatory obligations relating to loans and/or membership.

7. General

- a. The promoter reserves the right to amend, suspend, or withdraw the promotion where reasonably necessary.
- b. The promotion is available only for applications submitted during the stated promotion period.
- c. In the event of any inconsistency between these promotional Terms & Conditions and a member's Loan Agreement, the Loan Agreement shall prevail.