

## Summary Rules & Participation Guidance for : [www.mywinninghome.co.uk](http://www.mywinninghome.co.uk) or [www.mywinninghome.com](http://www.mywinninghome.com)

This document is intended to provide quick guidance only. Its content is to be read in conjunction with and is subject to the terms and conditions published on the website accessible via [www.mywinninghome.co.uk](http://www.mywinninghome.co.uk) or [www.mywinninghome.com](http://www.mywinninghome.com) (either "URL" accesses the same website) which take precedence.

1. The Promoted Party is Nationwide Research Corporation Limited, whose registered office is at Griffins Court, 24 – 32 London Road, Newbury, Berkshire RG14 1JX, trading under licence in the United Kingdom as Residential Development Institute™, Mortgage Research Institute™ and Mortgage Diary™.
2. Entry is restricted to one UK resident only per UK residential address, and such UK resident must be aged 21 or over and be a "Head" of the household at which they reside, such residence being the address with which they register and their main residence. Notwithstanding the aforementioned, persons connected with the Promoter and / Promoted Party are excluded from participation.
3. Persons eligible can enter at [www.mywinninghome.co.uk](http://www.mywinninghome.co.uk) and no purchase is necessary.
4. Registration and subsequently entered personal details and information supplied by participants must be materially accurate and where possible maintained thus, or entries may be or become invalid.
5. Entry is free to all promoted Draws ; Super Draws, Instant Draws, and others from time to time, and Registration can be finalised without a Promotion Code. Participants must ensure that the e-mail address they provide when registering is accurate and correct and they should check for and open, read and where appropriate respond to all e-mails sent to them from *Residential Development Institute*, or, *Mortgage Research Institute*.
6. Once Registration has been finalised, subject to date and time constraints, as will be advised by e-mail, and as referred to at 10., below, Registrants will have been issued with participatory numbers in Super Draws and may make further free Super Draw entries as referred to on the [www.mywinninghome.co.uk](http://www.mywinninghome.co.uk) website.
7. The sooner a participant registers the more chances they have to win. The more free entries a Registrant enacts the better their chances of winning a prize.
8. Prizes, their values and the number of prizes of each value per Super Draw can be clearly seen by clicking the "Prizes To Win\*" button on the navigation bar of the website [www.mywinninghome.co.uk](http://www.mywinninghome.co.uk). It should be noted that it is extremely unlikely that all prizes attributable to each Super Draw will be won. Additional prizes of varying values may at the Promoter's sole discretion be arbitrarily awarded to Registrants.
9. Participants who finalise their Registration and / or thereafter make further Super Draw entries receive in their online Prize Draw account a quantity of unique draw numbers which participate in Super Draw(s). The quantity of unique draw numbers allocated for each entry and the Super Draw(s) in which they are scheduled to participate, together with the draw(s) status is displayed at the "Your Draw Entries" page of this website once participants have finalised Registration.
10. A minimum of 12 consecutive monthly Super Draws per Registrant (including the Registration entries) each consisting of a minimum of 15 unique draw numbers (for some Super Draws it will be 30) may be made if a Registrant enacts all opportunities to participate provided such are enacted within 28 consecutive calendar days of finalising registration.
11. Monthly Draws will be conducted at random by computer between the relevant Draw Close Date and its related Draw Date under independent supervision as detailed in the terms and conditions. Draw Close Dates are at 23:59:59 hours on the 25<sup>th</sup> of each month save for December when the Draw Close Date for that month will be at 23:59:59 hours on the 28<sup>th</sup>.  
  
An "Instant Draw Prize" winner will arise as a result of a Prize Draw participant being allotted or issued with, (from among the unique draw numbers they receive for finalising their registration) one of a quantity of pre-determined unique draw numbers which correspond exactly with an "Instant Draw Prize" of the type notified to the participant during the registration process.
12. Registrations finalised between 00: 00:01 hours on the 26<sup>th</sup> day of each month and 23:59:59 hours on the 25<sup>th</sup> of the month immediately following, have a Draw Date at the discretion of the Promoter between such date and the 15<sup>th</sup> of the month immediately thereafter.
13. The Close Date for the Promotion as a whole varies per Registrant and unless (at the sole discretion of the Promoter it is declared as arising sooner) shall be the 365<sup>th</sup> consecutive calendar day immediately following the date upon which each Registrant finalises their registration.

14. Monthly Super Draw winners will be notified by email, within 21 consecutive days of the Draw dates (see 12.), except as stated in the Prize Draw Terms and Conditions.
- "Instant Draw Prize" winners will be notified as to whether they are or are not entitled to receive an "Instant Draw Prize" (subject to proof of Qualifying Participant status) upon returning to the [www.mywinninghome.co.uk](http://www.mywinninghome.co.uk) website in the process of finalising their Prize Draw registration.
15. Winners (at the sole discretion of the Promoter) may be asked to substantiate the accuracy / validity of their Registration and further entry information which they have provided before prizes will be awarded. Except as stated in the Prize Draw terms and conditions, a summary schedule of winners and prizes won, will be included on a 'Winners' pages on this website following the Promoter issuing notification to such people that they have won a prize. Winners of major prizes (as defined by the Promoter) are likely to be required to supply a photograph for publication and / or take part in further promotional activities.
16. Prizes must be claimed within 28 days of the Promoter sending notification to a participant that they may have won a prize or prizes. Prizes unclaimed 28 days after the date of the notification to which they pertain will not be awarded.
- Prizes claimed in accordance with requirements will be awarded within 21 days of the last business day of the week in which the Promoter receives the related claim save that where a prize pending award is, in the sole opinion of the Promoter, of significant value (typically £1,000 or greater) the Registrant winner may be required to honestly and openly submit their circumstances to the scrutiny of the Promoter (or its agents or assigns) in order that the Promoter and the Draw insurers may satisfy themselves prior to awarding any prize that registration and subsequent information supplied by such Registrant was and remains materially accurate.
17. By visiting [www.mywinninghome.co.uk](http://www.mywinninghome.co.uk) and submitting information by completing its initial or subsequent registration and / or survey page(s) you consent to the website Terms and Conditions and Privacy Policy and further, you confirm that such consent is knowingly given on a fully informed basis. For further detail see the terms and conditions and Privacy Policy which can be accessed by clicking on the appropriate buttons at the bottom of each page of the website.
18. Registrants may opt-out of the promotion and nullify their consent to the website Terms and Conditions and Privacy Policy by clicking on the "Cease Participation" button at the bottom of each page of the website and following the instructions thereupon provided. Alternatively, by writing to the Promoter at the address shown at the end of this page.
19. The Promoter (Silver Fern Services Limited, Griffins Court, 24 – 32 London Road, Newbury, Berkshire RG14 IJX) is registered in accordance with the Data Protection Act and practices 100% opt-in permission marketing.
20. Prizes are as stated but in some circumstances a cash equivalent will be offered where stated in the Prize Draw Terms and Conditions. All prizes are subject to availability should any prize be unavailable, a prize of similar price or specification will be substituted.

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**Any questions or enquiries which you have in relation to the above Participation Guidance & Summary Rules should first be addressed to:**

The Directors, Silver Fern Services Limited, Griffins Court, 24 – 32 London Road, Newbury, Berkshire RG14 IJX, United Kingdom.