



**Scottish Widows App
Registration Prize Draw**

Terms and Conditions

Scottish Widows App Registration Prize Draw – Terms and Conditions

Download, register and login to the Scottish Widows App for the chance to win £10,000 – Terms and Conditions apply

1. These Terms and Conditions apply to the Scottish Widows App Registration Prize Draw (the “Promotion”), running from 7 July 2026 to 31 December 2026 (the “Promotional Period”).
2. The Promotion is promoted by Scottish Widows Administration Services Limited (the “Promoter”).
3. By registering for the Scottish Widows App (and remaining eligible for entry into the Promotion) entrants will be automatically entered into the Promotion and deemed to have accepted these Terms and Conditions.
4. The prize is £10,000 in cash.
5. One winner will be selected at random by a computerised algorithm from all eligible entrants on 25 January 2027 to win (the “Draw Date”).
6. This promotion is structured as a free customer reward and benefit of registering for the Scottish Widows App.

Closing Date	Draw Date
31 December 2026	25 January 2027

Who is eligible for entry into the Promotion?

7. To enter the Promotion, customers must download, register and log in to the Scottish Widows App between 7 July 2026 and 31 December 2026, and hold an eligible Scottish Widows product (as listed under Product Eligibility Requirements below). The product must be continuously live and in force at the point of entry, until the date the cash prize is paid.
8. Entrants must be residents of the United Kingdom (UK) and hold a UK bank account.
9. Entrants must be aged 18 or over on the Draw Date.
10. Entrants must not be an employee of Lloyds Banking Group.
11. Customers who download, register and login after 31 December 2026 will not be entered.
12. The Promoter reserves the right to verify eligibility prior to awarding the prize and may disqualify any entrant who does not meet the eligibility criteria or where there are legal restrictions preventing payment of the prize.

Product Eligibility Requirements

13. The following products are deemed as eligible products for the purposes of the Promotion:

Pensions:*

- Group Personal Pension
- Group Self-Invested Personal Pension
- Group Stakeholder Pension
- Scottish Widows Master Trust
- Individual Personal Pension
- Individual Stakeholder Pension

Investments:*

- Investment Bond
- Endowment / Savings Plan
- Stocks & Shares ISA
- Open Ended Investment Company (OEIC)
- Scottish Widows Ready-Made Investment
- Scottish Widows Stocks and Shares ISA
- Scottish Widows Share Dealing Account
- Scottish Widows Ready-Made Pension
- Scottish Widows SIPP

*includes entrants with a Scottish Widows, Halifax or Clerical Medical product.

14. To be eligible for the Promotion your account must be open and contain a balance of either cash or investment units at the time the draw is made.
15. Any requests to close or transfer your account until the date the cash prize is paid will result in you being excluded from the Promotion.
16. For the avoidance of doubt, you will not be excluded from the Promotion where you close a pension product for the sole purpose of retirement.

The Benefit

17. The prize is £10,000 in cash. The prize is non-transferable.
18. To opt out of the Promotion please email **Appregistrationprizedrawexclusion@scottishwidows.co.uk** with subject line “prize draw opt out” and include the email used to register for the Scottish Widows app and your policy, plan or account number in the body of the email. This can be found on any documents we’ve sent you. Please do not include any other information in the email.

The Promotion

19. The winner will be notified by email, using the contact details provided when registering for the App, or by telephone if this information has been provided, within 30 days of the Draw Date.
20. The winner must respond to accept or decline the prize. If the winner is accepting the prize they will be asked to provide details of their nominated U.K. bank account. If the winner does not respond within 15 days or fails to provide bank account details, then the prize will be forfeited, and the Promoter will be entitled to re-draw a new winner under the same Terms and Conditions.
21. The prize will be paid via secure bank transfer to the winner’s nominated UK bank account.
22. Only one entry per eligible customer is permitted.

The Draw

23. The Draw Date is 25 January 2027. A winner will be randomly selected from customers who have downloaded, registered and logged into the Scottish Widows App during the Promotional Period and have an eligible product, as highlighted in section 7.
24. The Promoter will take reasonable steps to ensure only qualifying customers are entered into the Promotion. In rare cases, it is possible a non-qualifying customer could be entered or a qualifying customer could be entered more than once or not at all. If so, the Promoter will make all reasonable corrections but cannot be held responsible for any potential win a customer might have missed. The Promoter’s decision is final in all matters relating to the Promotion including disqualifying entrants and/or winners at its discretion. We don’t accept any liability if communications about the Promotion get lost, damaged or delayed.
25. We may ask the winner to take part in reasonable publicity in connection with the Promotion, including the publication of their name, geographic location, and photograph, unless the winner notifies the Promoter of their objection and requests to opt out of the publicity or the Promotion, after the Draw Date.
26. We will make available on request the winner’s surname and county to indicate that a valid award took place. We will inform the winner after the Draw Date and give them the opportunity to object or request that less information is disclosed.
27. The Promoter will not contact non-winners.

General Conditions

28. The Promoter reserves the right to amend or withdraw these Terms and Conditions where necessary due to circumstances beyond its control or to ensure compliance with legal or regulatory obligations. Any changes or termination will be communicated as soon as reasonably possible.
29. The Promoter accepts no responsibility for any damage, loss, liabilities, or disappointment incurred or suffered by a customer as a result of entering the Promotion or by the winner as a result of accepting the prize.
30. The Promoter shall not be liable for any additional expenses incurred by the winner in connection with the prize.

31. These Terms and Conditions are governed by the laws of England and Wales and any disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.
32. These Terms and Conditions will be published on the Scottish Widows website at www.scottishwidows.co.uk/prizedraw

Promoter

Scottish Widows Administration Services Limited
Company No 01132760.
Registered Office:
25 Gresham Street
London
EC2V 7HN

Authorised and regulated by the Financial Conduct Authority, register no. 139398.

This information is not part of the rules

Your personal information will be held by Scottish Widows Administration Services Limited which is part of Lloyds Banking Group. You can access more information about how we look after your data here: www.scottishwidows.co.uk/legal-information/privacy

There are a few things we may be able to do to help you when receiving information from us.

www.scottishwidows.co.uk/contact-us if you'd like braille, large print, an audio version or we could send you these on coloured paper.

If you have a hearing or speech impairment you can contact us using www.relayuk.bt.com available 24 hours a day, 7 days a week. Or you can call using textphone on 18001.

If you want to make a complaint learn more online at: www.scottishwidows.co.uk/contact-us/complaints

To speak to us, call: 0345 716 6777 (+44 131 549 9772 outside the UK) available Mon to Fri 9am–5pm.

You can also write to

Scottish Widows Limited
Customer Services
SWINDON
SN80 1AA

We'll confirm receipt in writing within five working days and investigate and respond, as quickly as possible and if no decision has been reached, we will update you on progress after 4 and 8 weeks.

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.



Scottish Widows Administration Services Limited. Registered in England and Wales No 01132760.
Registered office in the United Kingdom at 25 Gresham Street, London, EC2V 7HN.
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