

1. Competition Details

“Promoter”	Howden UK Brokers Limited incorporated and registered in England and Wales with company number 02831010 whose registered office is at One Creechurch Place, London EC3A 5AF
“Competition”	Fill Your Fridge
“Opening Date”	00:00 on 01-09-2025
“Closing Date”	31-10-2025
“Prize”	<p><i>Details:</i> Food shopping gift card worth £100 (or € 100 for winner/s based in the Republic of Ireland)</p> <p><i>Cash Value:</i> £100 (or € 100 for winner/s based in the Republic of Ireland)</p> <p><i>Number available:</i> There will be 24 winners. There will be one winner per accommodation provider, across 24 accommodation partners in total.</p>

- 1.1 You agree to be bound by these terms and conditions by submitting a Competition entry.

2. Eligibility

- 2.1 The Competition is open to all students enrolled in a university course in England, Northern Ireland, Wales and Scotland aged 16 years or over, **except** employees (and/or their immediate families or households) of the Promoter or its holding or subsidiary companies.
- 2.2 The Promoter will not accept Competition entries that are incomplete, illegible, or have been altered, reconstructed, forged or tampered with.

- 2.3 There is a limit of one entry per person per action. For the avoidance of doubt, each entrant is limited to one entry using one email address only. Multiple entries using different email addresses will not be accepted, and where this occurs, such entrant will be treated to have entered the Competition one time only.

3. How to enter

- 3.1 To enter the Competition, you must:

- Register with Howden for Students
- Confirm registration email (applicable only if registering with email and password)
- Hold an agreement with one of our selected Accommodation Providers

- 3.2 The Promoter must receive All Competition entries through the specified method by no later than 17.00 on the Closing Date. All Competition entries received after the Closing Date are automatically disqualified.

- 3.3 No purchase is necessary.

- 3.4 The Promoter will **not** accept responsibility for Competition entries that are lost, mislaid, damaged or delayed in transit, regardless of cause, including, for example, as a result of any postal failure, equipment failure, technical malfunction, systems, satellite, network, server, computer hardware or software failure of any kind.

4. Selection process and claiming the prize

- 4.1 Prizes are subject to availability. The Promoter reserves the right to substitute the prize with a cash alternative to the value of £100 (or € 100 for winner/s based in the Republic of Ireland). The prize is not negotiable, refundable or transferable. The winner shall comply with any additional terms and conditions and/or exclusions which may apply to the prize.

- 4.2 There will be 24 winners. There will be one winner per accommodation provider, across 24 accommodation partners in total. A random number generator will choose the winners, and subject to clause 4.1, the selection is final, and no correspondence or discussion will be entered into.

- 4.3 The Promoter will contact the winners via the contact information provided. The Promoter will not amend contact information after submitting the Competition entry form.

- 4.4 The Promoter will make all reasonable efforts to contact the winners. If the winners cannot be contacted or have not claimed their prize within 30 (thirty) days of being notified, the Promoter reserves the right to offer the prize to the next eligible entrant selected from the correct entries received before the Closing Date. The Promoter accepts no responsibility if you cannot take up the prize. The prize may not be claimed by a third party on your behalf.
- 4.5 The Promoter may provide details of the winners to the Advertising Standards Authority on request.

5. Data Protection

The Promoter will only use and process personal information in connection with this Competition to determine the eligibility of winners, to contact you if you are one of the winners, or as described under 4.5. For information regarding the rights that are available to you under data protection laws, or for further detail about how your personal information is used in connection with your use of the Howden for Students app, please ensure that you have read the Privacy Notice that is available within that app.

6. Limitation of liability

Insofar as is permitted by law, the Promoter, its agents or distributors will not in any circumstances be responsible or liable to compensate any entrant to the Competition or accept any liability for any direct or indirect loss and/or damage occurring as a result of participating in the Competition, including but not limited to, taking up the prize. Your statutory rights are not affected.

7. General

- 7.1 The Promoter reserves the right to, at its sole discretion, exclude or disqualify any participant whose conduct is contrary to the spirit or intention of the Competition or who is in breach of these terms and conditions.
- 7.2 The Promoter reserves the right to hold, void, suspend, cancel, or amend the prize Competition where necessary.
- 7.3 In the event of a discrepancy between these terms and conditions and the provisions of any promotional material relating to the Competition, the provisions in these terms and conditions will prevail.
- 7.4 The laws of England and Wales shall govern these terms and conditions, and the parties will submit to the exclusive jurisdiction of the courts of England and Wales.