

Studio B

Terms and Conditions

1. THE PROMOTER

1.1 The promoter is Clydesdale Bank PLC registered in Scotland (No. SC001111). Registered office: 30 St Vincent Place, Glasgow G1 2HL (**Promoter**).

2. THE COMPETITION

2.1 The title of the competition is Studio B.

2.2 The competition will run from **7am to 2pm** on Thursday 27 April 2017 (Competition Day) inclusive.

2.3 The Competition Day will run in the following format:

2.3.1 7:00am -10:00am: Entrants will be required to queue up outside the Studio B store at 146-158 Kensington High Street W8 7RL (**Store**) and will be invited in to use their skill and judgement to estimate how much a percentage deposit for the prize property would be, as evaluated by our letting agent **Knight Frank**. Full details of the prize property are available online at www.youandb.co.uk/liverentfree. Individuals who join the queue after 10:00am on the Competition Day will not be eligible to enter this competition. The Promoter reserves the right to manage or close the queue early if due to health and safety issues.

2.3.2 All entrants will be required to leave their contact details (name, email and telephone number) and provide a valid passport. Further details available at www.youandb.co.uk/liverentfree.

2.3.3 Entrants must ensure they are contactable by phone between 10:00am - 11:30am and available in person to attend the Store between 12:30pm - 2:00pm on the Competition Day.

2.3.4 Entrants who cannot be contacted between 10:00am - 11:30am or are unable to return to Store in person with the required documentation between 12:30pm - 2:00pm on the Competition Day will be immediately eliminated from the competition. The next eligible entrant will then be contacted.

2.3.5 10:00am - 11:30am: The nine entrants with estimates closest to the percentage deposit amount of the prize property will be contacted by phone and asked to return to the Store to participate in the practical challenges judged by a guest judge.

2.3.6 In a tie break situation in deciding the nine entrants, the Promoter will use the answer each entrant provided to the second skill and judgement based question at entry to confirm which nine entrants will be participating in the practical challenges.

2.3.7 12:30pm - 1:00pm: The nine entrants will arrive and their documents (required under section 3.2) will be checked for eligibility. If an entrant is ineligible the next eligible entrant will be selected in their place.

2.3.8 1:00pm - 2:00pm: The nine entrants will be required to participate in three practical challenges covering a gardening challenge, a cooking challenge and a DIY challenge. Three entrants will be eliminated from each of the first two challenges. At the end of the third challenge two entrants will be eliminated leaving one winner.

2.4 No purchase is necessary to enter the competition.

2.5 By submitting your estimate and contact details on the Competition Day, you are agreeing to be bound by these **terms and conditions**.

2.6 For help and enquiries related to the competition or Competition Day, please contact StudioB@bellpottinger.com.

2.7 Please see the website www.youandb.co.uk/liverentfree for a copy of these **competition terms and conditions**.

2.8 The challenges will be judged by a judge. The decision of the judge (acting reasonably) will be final.

2.9 The judge's name will be available for viewing on the website before the Competition Day.

3. ELIGIBILITY

3.1 All entrants must satisfy the eligibility criteria and therefore must be, on the Competition Day:

3.1.1 in full time employment or self-employed

3.1.2 aged 18 or over

3.1.3 a British citizen resident in the UK (excluding Northern Ireland)

3.1.4 not a mortgage holder or property owner (either alone or with any other person(s)).

3.2 If invited back to take part in the practical challenges, entrants will be required to provide, for inspection by the Promoter before beginning the challenges: a reference letter from a previous employer or landlord, proof of full time employment or income from self-employment and valid documents proving their identity and address. It is the responsibility of the entrant to ensure accuracy of all documentation provided. Full details of the documentation required is available at www.youandb.co.uk/liverentfree

3.3 All entrants must be available to move into the prize property on the 27 May 2017 for a period of 12 calendar months and sign a licence agreement to occupy the prize property (see section 4.8).

3.4 The winner is required to open a B current account and a B savings account in their sole name, into which savings can be deposited. The winner will not be required to open a B current account and a B savings account if they currently hold the same in their sole name. The eligibility requirements and account conditions for the B current account and the B savings account are available on the following website www.youandb.co.uk/get-b/

3.5 The **competition** is open to all eligible entrants **except:**

- (a) employees of the Promoter or its holding or subsidiary companies;
- (b) employees of agents or suppliers of the Promoter or its holding or subsidiary companies, who are professionally connected with the competition or its administration; or
- (c) members of the immediate families or households of (a) and (b) above.

3.6 In entering the **competition**, you confirm that you are eligible to do so and eligible to claim the prize. The Promoter may require you to provide proof that you are eligible to enter the **competition**.

3.7 There is a limit of one entry to the **competition** per person. Entries on behalf of another person will not be accepted and joint submissions are not allowed.

3.8 The Promoter reserves all rights to disqualify you if your conduct is contrary to the spirit or intention of the prize **competition**.

4. THE PRIZE

4.1 The prize is 12 calendar months accommodation in a studio flat commencing 27 May 2017 chosen by the Promoter. Further details about the studio flat are available at www.youandb.co.uk/liverentfree. Only one prize available. Rent will be covered by the Promoter for a period of 12 calendar months. It is intended that this will give the winner 12 months in which to save money towards a deposit to buy a property of their own.

4.2 The prize property must only be occupied by the winner and, if desired, one other individual who, on the Competition Day, is aged 18 or over. For the avoidance of doubt, the prize property cannot be sub-let by the winner.

4.3 The Promoter agrees to match the net amount saved by the winner in their B savings account held in their sole name over the 12 month period, starting from 27 May 2017 and ending on 26 May 2018, based on the actual amount of such savings remaining in the account on 26 May 2018, provided that the Promoter will not match

any sums deposited into the account which are in excess of £2000 during any month during the period. Any excess saved above £2000 in any month will be ignored when calculating the matched savings payment. The winner will be required to demonstrate genuine savings have been made throughout the 12 calendar months by, at the end of that period, producing statements showing savings made into the account each month during the period.

- 4.4** The matched savings payment is subject to the following:
- 4.4.1 The savings should be from the winner's own funds;
- 4.4.2 The B savings account should remain open for the full 12 calendar month period;
- 4.4.3 The winner is only eligible to claim the matched savings payment to the amount which remains in the B savings account on 26 May 2018 (on the basis of a maximum of £2000 saved per month, as evidenced by the closing balance each month). The matched saving payment will (subject to the £2000 per month limit) be equal to the amount which has been saved by the winner into the B savings account each month (less any withdrawals). By way of example, to have the maximum matched savings payment of £24,000, the winner would need to have £24,000 in their B savings account at the end of the year, by having saved £2000 into the account in each month during the year in question;
- 4.5** The Promoter will pay the matched deposit amount into the B savings account on 28 May 2018. In the event that the property has been subject to damage beyond normal wear and tear during the winner's period of occupancy, the Promoter reserves the right to withhold the cost of putting right such damage from the matched deposit amount.
- 4.6** The prize will include access to and advice from a banking advisor to be provided by the Promoter throughout the winner's 12 month occupation of the prize property.
- 4.7** The prize does not include the cost of any insurance, food and drink, spending money, tax or personal expenses. Any such costs and any other costs incurred in addition to those set out above and that are incidental to the fulfilment of the prize are the responsibility of the winner.
- 4.8** The winner will be required to enter into a licence to occupy the prize property on terms set by the Promoter. A copy of the licence will be available at www.youandb.co.uk/liverentfree.
- 4.9** The prize will only be available from 27 May 2017 until 26 May 2018 inclusive.
- 4.10** There is no cash alternative for the prize.
- 4.11** The prize is supplied by the Promoter. The Promoter reserves the right to replace the prize with an alternative prize of equal or higher value if circumstances beyond the Promoter's control make it necessary to do so.
- 4.12** The prize is not negotiable or transferable.

5. WINNER ANNOUNCEMENT

- 5.1** The winner of the **competition** will be announced on the Competition Day.
- 5.2** The decision of the judge (acting reasonably) nominated by the Promoter on the practical challenges, and the assessment of the estimate and tie break by the Promoter will be final and no correspondence or discussion will be entered into.
- 5.3** The Promoter will notify the winner personally as soon as practicable by phone or in person on Competition Day and will inform them of the steps necessary to take up residence in the prize property and to open the B current account and B savings account.
- 5.4** The Promoter will make all reasonable efforts to contact the winner. If the winner cannot be contacted or is not available, or has not claimed their prize within three days of the Competition Day or is otherwise not eligible to claim the prize (for example because the winner does not satisfy the eligibility criteria for the B current account and B savings account), the Promoter reserves the right to offer the prize to the next eligible entrant.

- 5.5** The name of the winner can be viewed on the website from the Competition Date for a period of 30 days after Competition Day.

6. CLAIMING THE PRIZE

- 6.1** The prize may not be claimed by a third party on your behalf.
- 6.2** Entrants should ensure they take all steps necessary to ascertain eligibility to enter into the competition. The Promoter reserves the right to offer the prize to the next eligible entrant if the winner does not satisfy the eligibility criteria.
- 6.3** The Promoter does not accept any responsibility if you are not able to take up the prize.
- 6.4** All documents provided by the entrant are subject to checks by the Promoter and must be originals or true copies of the originals.

7. LIMITATION OF LIABILITY

- 7.1** Insofar as is permitted by law, the Promoter, its agents or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury or death occurring as a result of taking up the prize except where it is caused by the negligence of the Promoter, its agents or distributors or that of their employees. Your statutory rights are not affected.
- 7.2** This competition is in no way sponsored, endorsed or administered by, or associated with, Facebook. Facebook is not responsible to entrants in respect of any aspect of this promotion.

8. OWNERSHIP OF COMPETITION ENTRIES AND INTELLECTUAL PROPERTY RIGHTS

- 8.1** All **competition** entries and any accompanying material submitted to the Promoter will become the property of the Promoter on receipt and will not be returned.

9. DATA PROTECTION AND PUBLICITY

- 9.1** If you are the winner of the competition, you agree that the Promoter may use your name, image and town or county of residence to announce the winner of this **competition** and for any other reasonable and related promotional purposes.
- 9.2** The winner further agrees to participate in any reasonable publicity required by the Promoter both during the Competition Day and during the 12 month period. This will include but is not limited to interviews, photographs, radio, TV and cinema commercials;
- 9.3** By entering the **competition**, you agree that any personal information provided by you with the **competition** entry may be held and used by the Promoter or its agents and suppliers to administer the **competition**.
- 9.4** In addition, by entering the **competition** you consent to the Promoter using your personal data to contact you by email, telephone or SMS with information about goods and services which you may be interested in.

10. GENERAL

- 10.1** If there is any reason to believe that there has been a breach of these **terms and conditions**, the Promoter may, at its sole discretion, reserve the right to exclude you from participating in the **competition**.
- 10.2** Events may occur that render the competition itself or the awarding of the prize impossible due to reasons beyond the control of the Promoter and accordingly the Promoter may at its absolute discretion vary or amend the competition and the entrant agrees that no liability shall attach to the Promoter as a result thereof.
- 10.3** Provision of the prize is the responsibility of the Promoter.
- 10.4** These terms and conditions shall be governed by English law, and the parties submit to the non-exclusive jurisdiction of the courts of England and Wales.