

RedRewards Prize Draw Rules

- 1 RedRewards prize draws (**Prize Draws**) are operated on a monthly basis by Manchester United Football Club Limited (**MU**), a company registered in England and Wales with company number 95489 whose registered office is at Sir Matt Busby Way, Old Trafford, Manchester M16 0RA, England. These terms and conditions (**Terms**) set out the terms relating to the Prize Draws and any Prizes awarded pursuant to the same.
- 2 Two prizes (**Prizes**) will be awarded in each monthly Prize Draw; each Prize comprising the opportunity for the Winner (as defined in paragraph 10) and a guest (together with other guests of MU) to attend a RedRewards Manchester United 'Red Day' experience including:
 - (a) a visit to the Aon Training Complex (or other relevant venue) to watch the Manchester United first team in training (including refreshments upon arrival);
 - (b) return travel from Old Trafford stadium to the Aon Training Complex (or other relevant venue);
 - (c) a two course lunch at the Red Café at Old Trafford stadium;
 - (d) access to the Old Trafford Museum; and
 - (e) a guided Old Trafford stadium tour.
- 3 A minimum of two Red Day experiences will be held each calendar year on such dates as MU shall determine from time to time.
- 4 To qualify for entry into a Prize Draw participants (**you, your, their**) must: (i) be a UK resident at the time of the relevant Prize Draw; (ii) hold a qualifying a Manchester United branded financial services product available in the United Kingdom (each such product being a **MU Finance Product**); and (iii) have a balance of at least 50 RedPoints at the time the relevant Prize Draw is made.
- 5 MU Finance Products are currently solely provided by MBNA Limited (**MBNA**). In these Terms MBNA, together with any other partner providing MU Finance Products appointed by MU from time to time, shall each be known as an **MU Finance Partner**. Each MU Finance Partner will determine: (i) which of its MU Finance Products shall accrue RedPoints; and (ii) which particular qualifying transactions for each of its MU Finance Products shall accrue RedPoints.
- 6 For every 50 RedPoints you accrue during a month you will receive one entry into the Prize Draw for that month. As an example, where you accrue 150 RedPoints during January 2014 you would receive three entries into the Prize Draw in respect of January 2014. Your RedPoints balance for each MU Finance Product you hold will be calculated by the relevant MU Finance Partner each month based on the qualifying conditions for each MU Finance Product held by you during the relevant month.
- 7 Each MU Finance Partner will provide a list of all qualifying customers for each month's Prize Draw (together with the number of Prize Draw entries earned by each qualifying customer) to MU and/or a service provider nominated by MU from time to time. MU and/or its nominated provider are not responsible or liable for a failure, delay or error in the provision of this data (including any loss arising from any such failure, delay or error). Following each monthly Prize Draw any RedPoints awarded prior to that Prize Draw taking place shall expire and your Red Points balance shall return to zero.
- 8 RedPoints can currently be earned each month on the Manchester United credit card offered by MBNA (the **Manchester United Credit Card**). Manchester United Credit Card holders will be automatically awarded 50 RedPoints for every £50 of retail spend on their Manchester United Credit Card. This is calculated on your net spend (after any refunds or other adjustments). All transactions (including refunds or other adjustments) will be applied to your account, for the purpose of calculating entries, in the month in which the transaction was posted to the account. This may mean, for example, that you earn negative points in any given month, if the refunds and other adjustments in that month exceed the amount of any spending on your account. MBNA reserves the right to change the ratio of retail spend to RedPoints earned at any time. RedPoints cannot be earned or redeemed while you are in default under the terms of your credit card agreement, or if your credit card agreement has ended and your account closed. No RedPoints will be awarded for cash activity, including balance transfers, cheques, ATM withdrawals and over the counter withdrawals.
- 9 The qualification for RedPoints may change from time to time in MU's and/or any MU Finance Partner's absolute discretion. If any changes are made to the qualification for RedPoints, details will be published on www.manutd.com.
- 10 Each monthly Prize Draw will be carried out by the selection of two entries at random from all entries to the relevant Prize Draw (each such selected entry being a **Winner**). The Winners selected for each Prize Draw are not subject to appeal and no correspondence shall be entered into by MU regarding the Winners' selection.

- 11 Winners will be notified in writing, such written notice being sent to the Winners' address (as held by the relevant MU Finance Partner) within one calendar month of the relevant Prize Draw taking place. If any Winner is unable (or unwilling) to accept any Prize or these Terms (for example, if a Winner is unable to attend on the day the activities associated with a Prize are due to take place) further entries to the relevant Prize Draw shall be selected at random until a further Winner who is able and willing to accept such Prize (and these Terms) is determined.
- 12 An individual participant may only win a maximum of one Prize per Prize Draw. In the event multiple entries belonging to an individual participant are selected as winning entries, the individual participant shall receive one Prize (subject to these Terms) and further entries shall be selected at random until a further Winner is determined.
- 13 Any ancillary costs and expenses associated with any Prize (including any subsistence costs, accommodation costs or travel costs to any from Old Trafford stadium) shall be the responsibility of (and shall be paid for by) the Winner. Prizes are non-transferrable and no cash alternative is available.
- 14 No purchase is necessary for entry to a Prize Draw. To enter a Prize Draw without holding an MU Finance Product send your name and address on a postcard or in a sealed stamped addressed envelope to *Manchester United Finance Prize Draw, Freepost NAT12529, Sir Matt Busby Way, Old Trafford, Manchester, M16 0RA*. Your entry will then be included in the next Prize Draw. One postcard will be considered as one entry. Entries must not be sent through third parties; any such entries will be invalid. No responsibility will be accepted for entries lost, delayed or damaged in the post.
- 15 MU shall not be responsible for (and have no liability for): (i) the acts, omissions or failure of any postal service provider; or (ii) notification of the award of any Prize being sent to an address which is no longer current, valid or in use.
- 16 Notwithstanding the declaration of any Winner, if MU and/or its nominated service provider discovers before the relevant Prize has been provided that, if for any reason (including as a result of any breach of these Terms), any Winner was ineligible to enter the relevant Prize Draw or that any winning entry should have been declared invalid, MU and/or its nominated service provider reserve the right to disqualify such participants.
- 17 Prize Draws are not open to employees of MU (or its associate companies or subsidiaries) or their families.
- 18 By entering any Prize Draw and/or accepting any Prize, each Winner accepts and agrees that: (i) MU and/or any MU Finance Partner may use that Winner's name, nationality, voice (including any recording thereof), image (including any video recording) and/or opinions, in each case without prior permission or remuneration, for any purpose without restriction; and (ii) they may be required to participate in further promotional events of MU and/or any MU Finance Partner in connection with the award of the relevant Prize.
- 19 A list of Winners in any given month can be obtained on request by sending a stamped addressed envelope to *Manchester United Finance Prize Draw, Sir Matt Busby Way, Old Trafford, Manchester, M16 0RA*.
- 20 Prizes are awarded subject to availability. MU reserves the right to change any Prize (or any part thereof) at any time at its sole discretion (which may involve the supply of an alternative prize of similar value). No cash alternatives for any Prize will be provided. MU will not be liable for any cancellations, alterations or modifications to any Prize Draw or any Prize, in each case for any reason which falls outside its control.
- 21 MU and the MU Finance Partners take the privacy of all participants very seriously and take great care to protect your information. Please see the privacy policy at www.manutd.com/privacy for further information.
- 22 Participants can opt out of Prize Draws at any time by writing to *Manchester United Finance Prize Draw, Sir Matt Busby Way, Old Trafford, M16 0RA*. If any participant accepts a Prize they are deemed to have consented to participation in the Prize Draws and to these Terms.
- 23 If MU transfers the operation of the RedRewards programme to another company MU may transfer all of its rights and obligations under these Terms without any further consent. MU may also disclose all information and personal data Manchester United holds regarding participants to a prospective or new owner without any further consent.
- 24 MU reserves the right to alter these Terms, in its absolute discretion, from time to time without notice. Amendments will take effect when updated Terms are published on www.manutd.com. Please check the website to take notice of any changes, as they are binding on you.
- 25 Each Prize Draw, together with these Terms, shall be governed by the laws of England and Wales and shall be subject to the exclusive jurisdiction of the English courts.