RedRewards Prize Draw Rules

1 This prize draw is operated by Manchester United Football Club Limited **(MU),** a company registered in England and Wales whose registered office is at Sir Matt Busby Way, Old Trafford, Manchester M16 0RA, England, on behalf of AIG Consumer Finance Group, Inc. (**AIG**), an appointed provider of Manchester United branded financial services products in the United Kingdom (**Manchester United Finance Products**).

2 The following terms and conditions set out the legal rules applicable to this prize draw (**Terms**). You shall be bound by the Terms upon entering the draw and are advised to read and understand the Terms carefully before entering. Participants (**you**, **your**, **their**) must be UK residents at the time of entering the prize draw.

3 MU is operating a series of monthly RedRewards prize draws (the **Prize Draw**). Each month there will be an Adult Prize Draw which is open to adults 18 years of age or older and a Junior Prize Draw which is open to children under the age of 18 years. A minimum of 120 prizes will be awarded for each Adult Prize Draw and a minimum of 105 prizes will be awarded for each Junior Prize Draw.

4 To qualify for entry into the Prize Draw you must hold a Manchester United Finance Product and be awarded RedPoints. RedPoints can be earned on the following Manchester United Finance Products: Manchester United Credit Card, Manchester United Savings Account, Manchester United Junior Saver Account, Manchester United Cash ISA, Manchester United Limited Access Cash ISA, Manchester United IA Cash ISA, Manchester United Guaranteed Capital Bond, Manchester United Mortgage. The Manchester United Finance Products qualifying for entry into the Prize Draws may be revised at a later date without notice. An up-to-date list will be published on www.ManUtd.com.

5 Manchester United Finance Products are currently provided by Britannia (Britannia is a trading name used by The Co-operative Bank plc.) and MBNA Limited (**MBNA**) (together, the **Manchester United Finance Partners**). Each of the Manchester United Finance Partners will determine the particular transactions for each of its qualifying products on which RedPoints can be earned.

6 The RedPoints system works as follows:

Manchester United Credit Card holders will be automatically awarded 50 RedPoints (one monthly entry into the RedRewards Prize Draw) for every £50 of retail spend on the 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 entries earned. Entries cannot be earned or redeemed while you are in default under the terms of your credit card agreement, or if your credit card agreement is ended and your account closed. No entries will be awarded for cash activity, including balance transfers, cheques, ATM withdrawals and over the counter withdrawals.

Manchester United Savings Account holders will be automatically awarded 50 RedPoints (one monthly entry into the RedRewards Prize Draw) each month for every £1,000 of balance held in your account.

Manchester United Junior Saver Account holders will be automatically awarded 50 RedPoints (one monthly entry into the RedRewards Prize Draw) each month for every £100 of balance held in your account.

Manchester United Cash ISA customers will be automatically awarded 50 RedPoints (one monthly entry into the RedRewards Prize Draw) for each month you hold the Manchester United Cash ISA.

Manchester United Limited Access Cash ISA customers will be automatically awarded 50 RedPoints (one monthly entry into the RedRewards Prize Draw) for each month you hold the Manchester United Limited Access Cash ISA.

Manchester United IA Cash ISA customers will be automatically awarded 50 RedPoints (one monthly entry into the RedRewards Prize Draw) for each month you hold the Manchester United IA Cash ISA.

Manchester United Guaranteed Capital Bond customers will be automatically awarded 50 RedPoints (one monthly entry into the RedRewards Prize Draw) for each month you hold the Manchester United Guaranteed Capital Bond.

Manchester United Mortgage customers will be automatically awarded 50 RedPoints (one monthly entry into the RedRewards Prize Draw) for each month you hold the Manchester United Mortgage.

The qualification for RedRewards may change over time in MU's and/or any Manchester United Finance Partner's absolute discretion. Details will be published on www.ManUtd.com.

7 The number of RedPoints will be calculated by the Manchester United Finance Partners each month based on the conditions stated above for each Manchester United Finance Product held by you during the previous month. Each Manchester United Finance Partner will provide a list of all qualifying customers for that month's Prize Draw to 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, loss or error in the provision of this data.

8 The winners of each Prize Draw will be the participants who are selected when the Prize Draw is made (**Winners**).

9 Adult Prize Draw prizes:

"Manchester United Home Shirt" means a Manchester United home shirt signed by a first team player of MU's choice. There will be a minimum of 10 Manchester United Home Shirt Winners per Adult Prize Draw.

"Manchester United Pennant" means a Manchester United pennant signed by a first team player of MU's choice. There will be a minimum of 10 Manchester United Pennant Winners per Adult Prize Draw.

"Manchester United Action Print" means an exclusive Manchester United photographic action print. There will be a minimum of 100 Manchester United Action Print Winners per Adult Prize Draw.

10 Junior Prize Draw prizes:

"Manchester United Pennant" means a Manchester United pennant signed by a first team player of MU's choice. There will be a minimum of 5 Manchester United Pennant Winners per Junior Prize Draw.

"Manchester United Action Print" means an exclusive Manchester United photographic action print. There will be a minimum of 100 Manchester United Action Print Winners per Junior Prize Draw.

11 The Prize Draw will be generated randomly from all qualifying Manchester United Finance Product customers and under the supervision of an independent observer. 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.

12 Only one prize will be awarded to any one participant in any one Prize Draw. In the case of any Winner being drawn twice or more in any one month, only one prize will be awarded.

13 Manchester United Home Shirt, Manchester United Pennant and Manchester United Action Print winners will be notified in writing and the Manchester United Home Shirt, Manchester United Pennant or Manchester United Action Print will be posted to the Winners' address (as provided by the relevant Manchester United Finance Partner), within 14 days of the Prize Draw taking place.

14 No purchase necessary. To enter a Prize Draw without holding any Manchester United Finance Products 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 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 Further, MU shall not be responsible for the acts or omissions of any postal service provider, or any prize being sent to an address provided by a Manchester United Finance Partner which is no longer current, valid or in use.

16 Notwithstanding declaration of the Winners, if MU and/or its nominated service provider discovers before the prize has been taken that, for any reason under these Terms, any participant (including the Winner) was ineligible to enter the Prize Draw or that any entry should have been declared invalid, MU and its nominated service provider reserve the right to disqualify such participants.

17 MU and/or the Manchester United Finance Partners may use the Winners' names, counties, photographs or opinions in future publicity (e.g. voice recording or video clip) or promotional material, without restriction.

18 The Winners authorise MU and the Manchester United Finance Partners to publish their names, counties and photographs without prior permission or remuneration. The Winners may be required to participate in further publicity.

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 The Manchester United Home Shirt, the Manchester United Pennant and the Manchester United Action Print prizes are awarded subject to availability. If any of the prizes have to be changed at any particular time MU reserves the right to supply an alternative item of similar value. No cash alternatives will be provided. MU will not be liable for any cancellations, alterations or modifications to the Prize Draw or the prizes for any reason which falls outside its control.

21 AIG, MU and the Manchester United 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 At any stage, participants can opt out of the Prize Draws by writing to *Manchester United Finance Prize Draw, Sir Matt Busby Way, Old Trafford, M16 0RA*. If participants accept a prize they are deemed to have consented to participation in the programme.

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. MU may disclose all information and personal data Manchester United holds to a prospective or new owner without any further consent.

24 MU reserves all rights to alter these Terms, in its absolute discretion, from time to time without notice. Amendments will take effect when published on www.ManUtd.com. Please check the website to take notice of any changes, as they are binding on you.

25 These Terms are governed by English law.